State of Iowa

1979

Annual Report

OF THE

SUPERINTENDENT OF BANKING

OF THE

State of Iowa

for the year ending

June 30, 1979

TO HIS EXCELLENCY
GOVERNOR
ROBERT D. RAY

Published by
THE STATE OF IOWA
Des Moines

State of Iowa

DEPARTMENT OF BANKING

August 30, 1979

TO HIS EXCELLENCY
ROBERT D. RAY
GOVERNOR OF IOWA

Dear Governor Ray:

It is my pleasure to submit to you the 1979 State of Iowa Annual Report of the Superintendent of Banking for the fiscal year ending June 30, 1979.

Respectfully submitted,

Thomas H. Huston

THOMAS H. HUSTON
Superintendent

STATE OF IOWA

DEPARTMENT OF BANKING

STATEMENT OF POLICY

In support of the humanitarian principles embodied within the Constitution of the United States of America, state and federal legislation designed to eliminate job discrimination, and Executive Order Number Fifteen issued by the Governor of this State, the State of Iowa Department of Banking hereby resolves to undertake and maintain a program of action designed to assure equal employment opportunities to all applicants and employed individuals of this Department based solely upon occupational qualification without regard to race, religion, color, sex, national origin, age, or disability except insofar as the foregoing might relate to a bona fide occupational requirement.

So as to more reasonably facilitate the complete use of available human resources, all policies, practices, and procedures of the State of Iowa Department of Banking shall be designed to ensure that recruitment, selection in hiring, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

Moreover, as a public agency, the State of Iowa Department of Banking recognizes its obligation to serve as a model to the private sector in the formulation of a commitment against discriminatory employment practices and as a matter of public record will address itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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IOWA BANKS

Iowa Chartered Banks	554
Bank Offices (Operated by Iowa Chartered Banks)	341
National Banks	99
Bank Offices (Operated by National Banks in Iowa)	93
Private Banks	4

STATE BANKING BOARD

Appointed by Governor Robert D. Ray

Thomas H. Huston, Chairman

Julia F. Anderson	Ames
Vincent C. Chapman	West Des Moines
Marvin F. Chevalier	Postville
C. Lyle Monahan	Audubon
Betty L. Steele	Des Moines
Charles H. Walsh	Burlington

STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

Thomas H. Huston, Superintendent

Howard K. Hall, Deputy Superintendent

Steven L. Allen, Assistant to the Superintendent

Austin T. Helgerson, Assistant to the Superintendent

Jock D. Stevenson, Assistant to the Superintendent

Ronald L. Bradshaw, Bank Examination Analyst

N. Dean Rowland, Bank Examination Analyst

Randolph P. Steig, Bank Examination Analyst

Larry D. Kingery, Small Loan Supervisor

BANK DIVISION

Bank Examiner IV

Atkinson, Thomas F.	Clear Lake
Barrett, William G.	West Union
Bengtson, Darrell E.	Denison
Bolton, Richard D.	Atlantic
Collinson, John H.	Webster City
Mortenson. Clifford	Cedar Falls
Murray, Thomas E.	Bettendorf
Nielsen, Jay D.	Le Mars
Nun, Richard W.	Emmetsburg
Parrish, Joseph L.	W. Des Moines
Rasmussen, Kent M.	Grinnell
Reed, Marlin	Des Moines
Rumley, John A.	Mt. Pleasant
Timlin, Paul L.	Cedar Rapids

Bank Examiner III

Baird Robert A.	Le Mars
Baumhover, Merle J.	Des Moines
Courtney, John	Coralville
Diercks, Bruce D.	Emmetsburg
Ellerbroeck, Jed	Mason City
Grochala, Krystof	Webster City
Hucka, Richard E.	Atlantic
Hughes, Bradley E.	Bettendorf
Jepson, Thomas A.	Cedar Falls
Johns, William	Emmetsburg
Jones, Sidney T.	Cedar Rapids
Messerschmidt, Richard	Marion
Mishler, Christopher	Mason City
Moser, Steve	Des Moines
Moulds, Arthur N.	Webster City
Nellor, Kathy	Mt. Pleasant
Pape, Steve	Grinnell
Schmitt, Denise M.	Atlantic
Simmens, Joseph R.	Cedar Falls
Songer, Ronald W.	Denison
Sweeney, John M.	Le Mars
Van De Walle, Kirk	Grinnell
Venteicher, Louis	Denison
Volk, Nicholas	Bettendorf
Wenger, Howard B.	West Union
Wiewel, James A.	Des Moines

Bank Examiner II

Aquilani, Ricci	West Union
Bruggeman, Mark L.	Mason City
Chelsvig, Richard	Denison
Donaldson, Linda	West Union
Erickson, William D.	Mt. Pleasant
Horstmann, Douglas	Atlantic
Jungman, Jeffrey A.	Des Moines
Kading, Brian	Grinnell
Larison, Jeffrey T.	Cedar Falls

Latta, Jackie	Cedar Falls
McCarville, Mark E.	Emmetsburg
Mullins, Bill	West Union
Nass, Jeffrey W.	Marion
Peterson, Dennis	Webster City
Quinlan, Thomas	Bettendorf
Rhatigan, Jana	Iowa City
Sime, Arlo, D.	Mason City
Torgler, Alan	Davenport

Bank Examiner I

Burns, Kevin L.	Des Moines
Coulter, David	Atlantic
Denman, Jim	Waterloo
Govern, Rick	Grinnell
Gray, Jane	Mason City
Gruenwald, James, Jr.	Emmetsburg
Hamborg, K. David	Marion
Hill, Charles	Webster City
Johnston, Mark	Denison
Kennedy, Charles	Urbandale
Long, Merle L.	Le Mars
Olson, Jim	Bettendorf
Petrucka, Carol	Marion
Scherrman, Mike	Mt. Pleasant
Simmens, Robert E.	West Union

SMALL LOAN DIVISION

Bonacci, Louis J., Jr.	Ankeny
Wedeking, Richard G.	Vinton

OFFICE STAFF

Evers, Kathy	Ankeny
Hollar, Susan	Ankeny
Hollister, Linda A.	Des Moines
Johnson, Jackie	Des Moines
Newland, Barbara S.	Des Moines
Petersen, Nancy D.	W. Des Moines

INSTITUTIONS UNDER THE SUPERVISION OF THIS DEPARTMENT

Iowa Chartered Banks	554
Bank Offices (Operated by Iowa Chartered Banks)	341
Small Loan Licensees	294
Money Order Companies	9
Debt Management Companies	6

OPERATING STATEMENT

FOR

Jan. 1, 1978 to Dec. 31, 1978

	Bank	Credit Union	Small Loan	Total
RECEIPTS				
Total Exam. Fees	2,022,230.59	327,896.76	17,916.45	2,368,043.80
Investigation Fees:	8,843.51		200.00	9,043.51
License Fees:			41,875.00	41,875.00
Other Receipts	2,041.17	30.00	-0-	2,071.17
TOTAL INCOME	2,033,115.27	327,926.76	59,991.45	2,421,033.48
DISBURSEMENTS				
Salaries:				
Administration	65,098.24	19,886.55	4,191.28	89,176.07
Office Personnel	46,876.00	6,323.96	1,580.99	54,780.95
Supervisors & Examiners	1,251,667.65	231,005.30	47,080.80	1,529,753.75
Sub-Total	1,363,641.89	257,215.81	52,853,07	1,673,710.77
IPERS, FICA & INSURANCE	187,935.15	33,367.04	7,532.12	228,834.31
Sub-Total	1,551,577.04	290,582.85	60,385.19	1,902,545.08
Travel:				
Administration	4,146.50	-0-	280.58	4,427.08
Supervisors & Examiners	166,058.91	28,768.13	9,348.22	204,175.26
Sub-Total	170,205.41	28,768.13	9,628.80	208,602.34
Other Disbursements:				
Bd. Mbrs. Travel & Per Diem	6,600.67	———	———	6,600.67
Postage	11,315.53	3,134.81	589.80	15,040.14
Telephone & Telegraph	6,218.68	1,224.22	305.79	7,748.69
Office Rental	25,142.88	5,028.60	1,257.12	31,428.60
Equipment	4,819.61	1,003.85	137.17	5,960.63
Office Supplies & Expenses	8,146.78	1,567.55	412.13	10,126.46
Equipment Rental	3,239.79	637.93	159.48	4,037.20
Printing	4,561.60	545.23	251.30	5,358.13
Equipment Maintenance	1,006.30	209.98	34.37	1,250.65
Employee Education	2,450.00	420.00	-0-	2,870.00
Subscription & Dues	4,497.04	209.24	101.66	4,807.94
Employee Relocation	4,492.43	-0-	-0-	4,492.43
Administrative Expense	3,573.57	714.71	178.68	4,466.96
Court Reporting	-0-	142.50	-0-	142.50
Surety Bonds & Insurance	269.28	49.86	12.46	331.60
Miscellaneous	216.30	97.35	-0-	313.65
Sub-Total	86,550.46	14,985.83	3,439.96	104,976.25
TOTAL DISBURSEMENTS	1,808,332.91	334,336.81	73,453.95	2,216,123.67
GAIN OR LOSS	224,782.36	(6,410.05)	(13,462.50)	204,909.81

RENEWAL CHARTERS ISSUED

Location	Name
Bedford	State Savings Bank
Blairstown	Benton County State Bank
Britt	First State Bank, Britt, Iowa
Centerville	Iowa Trust and Savings Bank
Cylinder	Cylinder State Bank
Denver	Denver Savings Bank
De Witt	De Witt Bank & Trust Co.
Exira	Exchange State Bank
Forest City	Forest City Bank & Trust Company
Glenwood	Glenwood State Bank
Hedrick	Hedrick Savings Bank
Ireton	Security Savings Bank
Keota	Farmers Savings Bank
Libertyville	Libertyville Savings Bank
Lisbon	Lisbon Bank & Trust Company
Malvern	Malvern Trust & Savings Bank
Marathon	The Citizens State Bank
Nevada	State Bank & Trust Co.
New Sharon	Taintor Savings Bank
New Vienna	New Vienna Savings Bank
Rake	State Savings Bank
Ricketts	Farmers Savings Bank
Schleswig	Farmers State Bank
Stratford	The Farmers Savings Bank
Waterloo	The Waterloo Savings Bank
Watkins	The Watkins Savings Bank

BANK OFFICE CERTIFICATES ISSUED

Bank	Office Location	Date of Certificate
The State Bank of Toledo Toledo	Toledo	August 7, 1978
Union Story Trust & Savings Bank Ames	Ames	October 9, 1978
Mahaska State Bank Oskaloosa	Oskaloosa	October 9, 1978
United Home Bank and Trust Company Mason City	Mason City	October 26, 1978
First Trust and Savings Bank Davenport	Davenport	December 1, 1978
United State Bank Cedar Rapids	Cedar Rapids	December 13, 1979
Citizens State Bank Clarinda	Clarinda	December 15, 1978
Dubuque Bank and Trust Company Dubuque	Dubuque	December 26, 1978
Audubon State Bank Audubon	Audubon	March 12, 1979
Bettendorf Bank and Trust Company Bettendorf	Davenport	April 9, 1979
State Bank & Trust Council Bluffs	Council Bluffs	April 19, 1979
Peoples State Bank Missouri Valley	Missouri Valley	May 19, 1979
First State Bank Webster City	Webster City	June 22, 1979

BANK OFFICE CERTIFICATES CANCELLED

		Effective Date
Iowa State Savings Bank Clinton	Clinton	September 9, 1978
United Home Bank and Trust Company Clinton	Clinton	September 9, 1978
United Home Bank and Trust Company Mason City	Mason City	October 25, 1978
Audubon State Bank Audubon	Audubon	March 12, 1979
First Trust and Savings Bank Cedar Rapids	Cedar Rapids	March 27, 1979

BANK OFFICE APPLICATIONS ACTED UPON

Bank	Proposed Office Location	Action Taken and Date
Pilot Grove Savings Bank Pilot Grove	Houghton	Approved September 27, 1978
First State Bank Webster City	Webster City	Approved July 27, 1978
Dubuque Bank and Trust Company Dubuque	Dubuque	Approved August 16, 1978
Iowa State Savings Bank Clinton	Clinton	Approved August 16, 1978
State Bank and Trust Council Bluffs	Council Bluffs	Approved September 27, 1978
Ackley State Bank Ackley	Geneva	Approved February 21, 1979
Union State Bank (1) Bridgewater	Bridgewater	Approved March 21, 1979
Latimer State Bank Latimer	Coulter	Approved April 18, 1979
Peoples Bank & Trust Company Waterloo	Waterloo	Approved December 13, 1978
Goose Lake Savings Bank (2) Goose Lake	Goose Lake	Approved June 13, 1979
Security State Bank Independence	Independence	Approved March 21, 1979
Valley State Bank Sioux City	Sioux City	Denied April 18, 1979
The State Central Savings Bank Keokuk	Keokuk	Approved April 18, 1979
Northwest Bank and Trust Company Davenport	Bettendorf	Approved May 16, 1979
Parkersburg State Bank Parkersburg	Parkersburg	Approved May 16, 1979
Jackson State Bank and Trust Company Maquoketa	Maquoketa	Approved June 13, 1979

(1) Office in Bridgewater after relocation of bank charter to Greenfield.

(2) Office in Goose Lake after relocation of bank charter to Clinton along with change of name to Gateway State Bank.

BANK APPLICATIONS FOR RELOCATION

Name	New Location	Action Taken and Date
Union State Bank Bridgewater	Greenfield	Approved March 21, 1979
Goose Lake Savings Bank Goose Lake	Clinton	Approved June 13, 1979

BANK CHARTER ISSUED

Location	Name of Bank	Charter Date
Carter Lake	First Bank & Trust of Carter Lake	September 18, 1978

CAPITAL STOCK CHANGES

Location	Name	Previous Capital	Capital 6-30-78	Increase or (Decrease)
Alden	Alden State Bank	$ 60,000	$ 75,000	$ 15,000
Bedford	State Savings Bank	250,000	500,000	250,000
Blairstown	Benton County State Bank	100,000	150,000	50,000
Buffalo Center	The Farmers Trust and Savings Bank	200,000	600,000	400,000
Carter Lake	First Bank & Trust of Carter Lake	-0-	200,000	200,000
Casey	Security State Bank	150,000	300,000	150,000
Cedar Falls	Cedar Falls Trust & Savings Bank	500,000	750,000	250,000
Cedar Falls	Midway Bank & Trust	150,000	300,000	150,000
Cedar Rapids	First Trust and Savings Bank	500,000	750,000	250,000
Cedar Rapids	Peoples Bank and Trust Company	1,200,000	1,500,000	300,000
Cedar Rapids	United State Bank	150,000	650,000	500,000
Centerville	Iowa Trust and Savings Bank	200,000	600,000	400,000
Clear Lake	Community State Bank of Clear Lake	650,000	725,000	75,000
Clinton	Iowa State Savings Bank	375,000	750,000	375,000
Council Bluffs	Council Bluffs Savings Bank	1,000,000	2,000,000	1,000,000
Danville	Danville State Savings Bank	150,000	300,000	150,000
Denver	Denver Savings Bank	100,000	120,000	20,000
Des Moines	Bankers Trust Company	1,500,000	1,585,000	85,000
Des Moines	Plaza State Bank	500,000	1,000,000	500,000
DeWitt	DeWitt Bank & Trust Co.	300,000	600,000	300,000
Durant	Liberty Trust & Savings Bank*	25,000	-0-	(25,000)
Dysart	Dysart State Bank	150,000	300,000	150,000
Eagle Grove	Security Savings Bank	150,000	170,000	20,000
Elkader	Peoples State Bank	65,000	77,500	12,500
Elgin	Elgin State Bank	100,000	130,000	30,000
Fairbank	Fairbank State Bank	52,000	78,000	26,000
Farley	Farley State Bank	260,000	300,000	40,000
Fort Dodge	The State Bank	1,425,000	2,137,500	712,500
Fremont	Farmers Savings Bank	75,000	300,000	225,000
Gowrie	The First State Bank of Gowrie	250,000	375,000	125,000
Hedrick	Hedrick Savings Bank	97,500	195,000	97,500
Hornick	State Savings Bank	30,000	36,000	6,000
Ireton	Security Savings	125,000	250,000	125,000
Keota	Farmers Savings Bank	180,000	360,000	180,000
Mapleton	Mapleton Trust & Savings Bank	200,000	300,000	100,000
Maquoketa	Maquoketa State Bank	300,000	900,000	600,000
Neola	Farmers and Merchants State Bank	200,000	300,000	100,000
Orange City	Sioux County State Bank	200,000	300,000	100,000
Paton	Community State Bank	100,000	150,000	50,000
Pilot Grove	Pilot Grove Savings Bank	120,000	360,000	240,000
Pleasantville	Pleasantville State Bank	100,000	200,000	100,000
Rake	State Savings Bank	50,000	70,000	20,000
Ricketts	Farmers Savings Bank	60,000	120,000	60,000
Rock Rapids	Rock Rapids State Bank	200,000	400,000	200,000
Schleswig	Farmers State Bank	200,000	400,000	200,000
Storm Lake	The Commercial Trust & Savings Bank	200,000	400,000	200,000
Tipton	Tipton State Bank	200,000	600,000	400,000
Traer	Farmers Savings Bank	300,000	350,000	50,000
Traer	The First Community Bank & Trust	200,000	350,000	150,000
Urbandale	Brenton Bank and Trust Company	400,000	450,000	50,000
Ute	Ute State Bank	50,000	100,000	50,000
Victor	Farmers Savings Bank	100,000	300,000	200,000
Wapello	State Bank of Wapello	150,000	300,000	150,000
Washington	Washington State Bank	400,000	800,000	400,000
Waterloo	The Waterloo Savings Bank	1,400,000	2,800,000	1,400,000
West Chester	West Chester Savings Bank	75,000	150,000	75,000
Williamsburg	Farmers Trust and Savings Bank	400,000	425,000	25,000

*Preferred Stock Redemption

LIST OF 341 OFFICE CERTIFICATES OUTSTANDING AS OF JUNE 30, 1979

Under the Provisons of the Iowa Banking Act of 1969

Office Location	Bank	Bank Location
Agency	Union Bank & Trust Company	Ottumwa
Albia	First Iowa State Bank	(1) Albia
Alburnett	Farmers State Bank	Marion
Alexander	Latimer State Bank	Latimer
Algona	Iowa State Bank	(1) Algona
Algona	The Security State Bank	(1) Algona
Allerton	Citizens State Bank	Corydon
Alvord	Valley State Bank	Rock Valley
Ames	Union Story Trust & Savings Bank	(2) Ames
Ames	University Bank & Trust	(1) Ames
Ankeny	Ankeny State Bank	(1) Ankeny
Arcadia	Carroll County State Bank	Carroll
Archer	Security State Bank	Sheldon
Arthur	Ida County State Bank	Ida Grove
Audubon	Audubon State Bank	(1) Audubon
Aurora	Oelwein State Bank	Oelwein
Austinville	State Savings Bank	Aplington
Ayrshire	Palo Alto County State Bank	Emmetsburg
Bagley	Perry State Bank	Perry
Battle Creek	First State Bank	Ida Grove
Belle Plaine	Citizens State Bank	(1) Belle Plaine
Bernard	Jackson State Bank & Trust Co.	Maquoketa
Bettendorf	Bettendorf Bank & Trust Co.	(2) Bettendorf
Bettendorf	Davenport Bank and Trust Company	Davenport
Bettendorf	Security State Trust & Savings Bank	(1) Bettendorf
Birmingham	Farmers State Bank	Keosauqua
Bonaparte	The State Central Savings Bank	Keokuk
Bondurant	Farmers Savings Bank	Mitchellville
Boone	Boone State Bank & Trust Company	(1) Boone
Booneville	Farmers & Merchants State Bank	Winterset
Boxholm	Boone State Bank & Trust Co.	Boone
Brandon	Urbana Savings Bank	Urbana
Britt	First State Bank	(1) Britt
Burlington	Hawkeye Bank and Trust	(2) Burlington
Burlington	Farmers & Merchants Bank & Trust	(2) Burlington
Burnside	Union Trust & Savings Bank	Fort Dodge
Callender	Somers Savings Bank	Somers
Carson	Council Bluffs Savings Bank	Council Bluffs
Cedar Falls	Cedar Falls Trust & Savings Bank	(1) Cedar Falls
Cedar Falls	Waterloo Savings Bank	Waterloo
Cedar Rapids	First Trust & Savings Bank	(1) Cedar Rapids
Cedar Rapids	Guaranty Bank and Trust Co.	(3) Cedar Rapids
Cedar Rapids	Peoples Bank and Trust Co.	(2) Cedar Rapids
Cedar Rapids	United State Bank	(1) Cedar Rapids
Centerville	Iowa Trust and Savings Bank	(1) Centerville

Chariton	First State Bank	(1) Chariton
Charlotte	Goose Lake Savings Bank	Goose Lake
Chelsea	Chelsea Savings Bank	Belle Plaine
Cherokee	Steele State Bank	(1) Cherokee
Clarinda	Citizens State Bank	(1) Clarinda
Clearfield	State Savings Bank	Bedford
Clermont	Farmers Savings Bank	West Union
Cleves	Peoples Savings Bank	Wellsburg
Clinton	Iowa State Savings Bank	(1) Clinton
Clive	First Federal State Bank	Des Moines
Coin	Page County State Bank	Clarinda
Colo	State Bank & Trust Company	Nevada
Coralville	Iowa State Bank & Trust Company	Iowa City
Council Bluffs	Council Bluffs Savings Bank	(2)Council Bluffs
Council Bluffs	State Bank and Trust	(2)Council Bluffs
Craig	Security Savings Bank	Ireton
Creston	Iowa State Savings Bank	(1) Creston
Cromwell	Iowa State Savings Bank	Creston
Crystal Lake	Manufacturers Bank & Trust Co.	Forest City
Cumberland	Houghton State Bank	Red Oak
Cushing	Holstein State Bank	Holstein
Dana	Jefferson State Bank	Jefferson
Davenport	Bettendorf Bank and Trust Company	Bettendorf
Davenport	Davenport Bank and Trust Co.	(3) Davenport
Davenport	First Trust & Savings Bank	(1) Davenport
Davenport	Northwest Bank and Trust Co.	(1) Davenport
Decorah	Decorah State Bank	(1) Decorah
Dedham	Commercial Savings Bank	Carroll
Deep River	Gibson Savings Bank	Gibson
Delmar	Jackson State Bank and Trust Co.	Maquoketa
Delta	Hayesville Savings Bank	Hayesville
Denison	Crawford County Trust & Savings Bank	(1) Denison
Denmark	Farmers Savings Bank	Wever
Des Moines	Bankers Trust Company	(3) Des Moines
Des Moines	Brenton Bank & Trust Company	(1) Urbandale
Des Moines	Capital City State Bank	(2) Des Moines
Des Moines	First Federal State Bank	(2) Des Moines
Des Moines	Iowa State Bank	(2) Des Moines
Des Moines	Plaza State Bank	(2) Des Moines
Dexter	Dallas County State Bank	Adel
Dixon	First Trust & Savings Bank	Wheatland
Donahue	Davenport Bank and Trust Company	Davenport
Doon	Valley State Bank	Rock Valley
Dougherty	Sheffield Savings Bank	Sheffield
Dow City	Defiance State Bank	Defiance
Dubuque	American Trust & Savings Bank	(3) Dubuque
Dubuque	Dubuque Bank and Trust Co.	(4) Dubuque
Dubuque	Key City Bank and Trust Co.	(1) Dubuque
Duncombe	Union Trust & Savings Bank	Fort Dodge
Dunkerton	Peoples Bank & Trust Company	Waterloo
Desoto	Earlham Savings Bank	Earlham
Eagle Grove	Security Savings Bank	(1) Eagle Grove
Eldora	Hardin County Savings Bank	(1) Eldora

Elkhorn	The Shelby County State Bank	Harlan
Elliott	Houghton State Bank	Red Oak
Ellsworth	Farmers State Bank	Jewell
Ely	First Trust & Savings Bank	Cedar Rapids
Epworth	Key City Bank & Trust Company	Dubuque
Estherville	Emmet County State Bank	(1) Estherville
Fairfield	Iowa State Bank & Trust Co.	(1) Fairfield
Farmersburg	Peoples State Bank	Elkader
Farmington	The State Central Savings Bank	Keokuk
Fenton	First Trust & Savings Bank	Armstrong
Fort Atkinson	Citizens Savings Bank	Spillville
Fort Dodge	The State Bank	(2) Fort Dodge
Fort Dodge	Union Trust & Savings Bank	(1) Fort Dodge
Fort Madison	Fort Madison Bank & Trust Co.	(1) Fort Madison
Fort Madison	Iowa State Bank	(1) Fort Madison
Fort Madison	Lee County Savings Bank	(1) Fort Madison
Garden City	Tri-County State Bank	Zearing
Garrison	State Bank of Vinton	Vinton
Gilbert	Union Story Trust & Savings Bank	Ames
Gilmore City	Humboldt Trust & Savings Bank	Humboldt
Glenwood	Glenwood State Bank	(1) Glenwood
Goodell	North Iowa State Bank	Belmond
Grand River	The Decatur County State Bank	Leon
Granger	Brenton State Bank	Dallas Center
Granville	American State Bank	Sioux Center
Gravity	State Savings Bank	Bedford
Greeley	Community Savings Bank	Edgewood
Grimes	Bankers Trust Company	Des Moines
Hampton	Hampton State Bank	(1) Hampton
Hansell	Sheffield Savings Bank	Sheffield
Harcourt	Union Trust & Savings Bank	Fort Dodge
Harpers Ferry	Kerndt Brothers Savings Bank	Lansing
Hartford	Hartford-Carlisle Savings Bank	Carlisle
Havelock	Laurens State Bank	Laurens
Hazelton	Maynard Savings Bank	Maynard
Henderson	State Bank and Trust	Council Bluffs
Hiawatha	Farmers State Bank	Marion
Hillsboro	Hawkeye Bank and Trust	Burlington
Hinton	Farmers State Bank	Merrill
Holland	Farmers Savings Bank	Grundy Center
Holy Cross	Farley State Bank	Farley
Hospers	American State Bank	Sioux Center
Humboldt	Humboldt Trust & Savings Bank	(1) Humboldt
Humeston	The Citizens State Bank	Corydon
Huxley	South Story Bank & Trust	Slater

Indianola	Peoples Trust and Savings Bank	(1) Indianola
Indianola	Warren County Brenton Bank & Trust	(1) Indianola
Ionia	First Security Bank & Trust Co.	Charles City
Iowa City	Hawkeye State Bank	(1) Iowa City
Iowa City	Iowa State Bank & Trust Co.	(1) Iowa City
Iowa Falls	Citizens State Bank	(1) Iowa Falls
Jamaica	Perry State Bank	Perry
Janesville	State Bank of Waverly	Waverly
Jefferson	Home State Bank	(1) Jefferson
Kensett	Manly State Bank	Manly
Keokuk	Keokuk Savings Bank & Trust Co.	(1) Keokuk
Keokuk	Security State Bank	(1) Keokuk
Keokuk	The State Central Savings Bank	(1) Keokuk
Kesley	Iowa State Bank	Clarksville
Keswick	First Trust and Union Savings Bank	Sigourney
Kinross	First Trust and Union Savings Bank	Sigourney
Klemme	North Iowa State Bank	Belmond
Knoxville	Iowa State Savings Bank	(2) Knoxville
Lacona	Peoples Trust & Savings Bank	Indianola
Lakota	Farmers Trust and Savings Bank	Buffalo Center
Lamont	Farmers State Savings Bank	Independence
Lamotte	Andrew Savings Bank	Andrew
Lanesboro	Commercial Savings Bank	Carroll
Laurel	Security Savings Bank	Marshalltown
Lawton	First Trust and Savings Bank	Moville
Lehigh	Union Trust & Savings Bank	Fort Dodge
Le Grand	Citizens Savings Bank	Gilman
Leon	Decatur County State Bank	(1) Leon
Lester	Peoples Bank & Trust	Rock Valley
Lincoln	Lincoln Savings Bank	Reinbeck
Lineville	The Citizens State Bank	Corydon
Linn Grove	First State Bank	Sioux Rapids
Liscomb	Union-Whitten State Savings Bank	Union
Littleport	Community Savings Bank	Edgewood
Little Rock	Rock Rapids State Bank	Rock Rapids
Lorimor	Commercial State Bank	Afton
Lost Nation	First Trust & Savings Bank	Wheatland
Lovilia	State Bank of Bussey	Bussey
Luverne	The Security State Bank	Algona
Luxemberg	Fidelity Bank and Trust	Dyersville
McCallsburg	State Bank and Trust Company	Nevada
McClelland	Council Bluffs Savings Bank	Council Bluffs
Macedonia	State Bank and Trust	Council Bluffs
Macksburg	Union State Bank	Winterset
Malcolm	Grinnell State Bank	Grinnell
Mallard	Palo Alto County State Bank	Emmetsburg
Maquoketa	Jackson State Bank & Trust Co.	(1) Maquoketa
Marble Rock	First Security Bank and Trust Co.	Charles City

Marquette	First State Savings Bank	McGregor
Marshalltown	Commercial State Bank	(2) Marshalltown
Marshalltown	Fidelity Brenton Bank & Trust Co.	(1) Marshalltown
Marshalltown	Security Savings Bank	(1) Marshalltown
Martensdale	Peoples Trust and Savings Bank	Indianola
Mason City	American State Bank	(2) Mason City
Mason City	United Home Bank and Trust Company	(2) Mason City
Maurice	Northwestern State Bank of Orange City	Orange City
Melcher	Iowa State Savings Bank	Knoxville
Menlo	Security State Bank	Casey
Meservey	First State Bank	Thornton
Milo	Peoples Trust and Savings Bank	Indianola
Milton	State Savings Bank	Cantril
Minburn	Raccoon Valley State Bank	Adel
Minden	Farmers and Merchants State Bank	Neola
Missouri Valley	Peoples State Bank	(1) Missouri Valley
Modale	State Bank and Trust	Council Bluffs
Montrose	Keokuk Savings Bank and Trust Co.	Keokuk
Moravia	Iowa Trust and Savings Bank	Centerville
Moulton	Davis County Savings Bank	Bloomfield
Mount Joy	Central Trust and Savings Bank	Eldridge
Mount Pleasant	Henry County Savings Bank	(1) Mount Pleasant
Mount Union	Iowa State Bank	Morning Sun
Murray	Clarke County State Bank	Osceola
Muscatine	Central State Bank	(2) Muscatine
Newhall	Peoples Bank and Trust Company	Cedar Rapids
New Hartford	Parkersburg State Bank	Parkersburg
New Liberty	Liberty Trust and Savings Bank	Durant
New London	Hawkeye Bank and Trust	Burlington
Newton	Jasper County Savings Bank	(1) Newton
New Virginia	Norwalk-Cumming State Bank	Norwalk
Nichols	Farmers and Merchants Savings Bank	Lone Tree
North Liberty	uniBank & Trust	Coralville
Oakland	Oakland Savings Bank	(1) Oakland
Oakville	Farmers & Merchants Bank & Trust	Burlington
Olin	Union Trust and Savings Bank	Stanwood
Ollie	Hayesville Savings Bank	Hayesville
Orange City	Northwestern State Bank of Orange City	(1) Orange City
Orient	Farmers and Merchants State Bank	Winterset
Osceola	Clarke County State Bank	(1) Osceola
Osceola	Osceola State Bank and Trust Company	(1) Osceola
Oskaloosa	Mahaska State Bank	(2) Oskaloosa
Ottumwa	South Ottumwa Savings Bank	(1) Ottumwa
Ottumwa	Union Bank and Trust Company	(2) Ottumwa
Oxford Junction	Citizens State Bank	Wyoming
Pacific Junction	Glenwood State Bank	Glenwood
Panama	State Bank of Portsmouth	Portsmouth
Parkview	Central Trust & Savings Bank	Eldridge
Pella	Marion County State Bank	(1) Pella
Pleasantville	Pleasantville State Bank	(1) Pleasantville
Plymouth	Manly State Bank	Manly
Pocahontas	Commercial State Bank	(1) Pocahontas

Popejoy	Farmers State Bank	Dows
Pulaski	State Savings Bank	Cantril
Quimby	Central Trust and Savings Bank	Cherokee
Randall	Randall-Story State Bank	Story City
Raymond	Farmers State Bank	Jesup
Redfield	Dallas County State Bank	Adel
Red Oak	Houghton State Bank	(1) Red Oak
Richland	Union Bank and Trust Company	Ottumwa
Ringsted	Emmet County State Bank	Estherville
Rock Valley	Valley State Bank	(1) Rock Valley
Rowan	Brenton Bank and Trust Company	Clarion
Rubio	Rubio Savings Bank of Brighton	Brighton
Rudd	First State Bank	Nora Springs
Runnells	Hartford-Carlisle Savings Bank	Carlisle
Russell	First State Bank	Chariton
Ryan	Citizens State Bank	Hopkinton
Sac City	Citizens Savings Bank	(1) Sac City
St. Charles	Farmers and Merchants State Bank	Winterset
St. Olaf	Central State Bank	Elkader
Sabula	Teeds Grove Savings Bank	Teeds Grove
Salem	Hawkeye Bank and Trust	Burlington
Sergeant Bluff	Pioneer Valley Savings Bank	(1) Sergeant Bluff
Shannon City	First State Bank	Diagonal
Sharpsburg	State Savings Bank	Bedford
Sheldon	Citizens State Bank	(1) Sheldon
Shellsburg	Urbana Savings Bank	Urbana
Shenandoah	The Security Trust and Savings Bank	(1) Shenandoah
Sherrill	Dubuque Bank & Trust Company	Dubuque
Silver City	Mills County State Bank	Glenwood
Sioux City	Valley State Bank	(1) Sioux City
Smithland	First State Bank	Mapleton
Spencer	Farmers Trust and Savings Bank	(1) Spencer
Spirit Lake	First Bank & Trust	(1) Spirit Lake
Stockport	The State Central Savings Bank	Keokuk
Storm Lake	The Commercial Trust & Savings Bank	(1) Storm Lake
Storm Lake	Security Trust & Savings Bank	(1) Storm Lake
Sully	Kellogg Savings Bank	Kellogg
Swaledale	First State Bank	Thornton
Taintor	Taintor Savings Bank	New Sharon
Tama	Tama State Bank	(1) Tama
Terrill	The State Bank	Spirit Lake
Thor	Humboldt Trust and Savings Bank	Humboldt
Toledo	The State Bank of Toledo	(1) Toledo
Truro	Union State Bank	Winterset
Underwood	State Bank and Trust	Council Bluffs
Vail	Westside State Savings Bank	Westside
Van Meter	Dallas County State Bank	Adel
Ventura	Community State Bank of Clear Lake	Clear Lake
Vining	Clutier State Bank	Clutier
Volga	Central State Bank	Elkader

Wadena	Elgin State Bank	Elgin
Washington	Washington State Bank	(1) Washington
Washta	Central Trust and Savings Bank	Cherokee
Waterloo	Peoples Bank and Trust Company	(1) Waterloo
Waterloo	Waterloo Savings Bank	(2) Waterloo
Waterville	Farmers and Merchants Savings Bank	Waukon
Waucoma	State Bank of Lawler	Lawler
Waukee	Brenton State Bank	Dallas Center
Waukon	Waukon State Bank	(1) Waukon
Waverly	State Bank of Waverly	(1) Waverly
Webster City	**First State Bank**	**(1) Webster City**
West Burlington	West Burlington State Bank	(1) West Burlington
West Des Moines	Capital City State Bank	Des Moines
West Des Moines	West Des Moines State Bank	(1) West Des Moines
West Point	The State Central Savings Bank	Keokuk
Wilton	Wilton Savings Bank	(1) Wilton
Windsor Heights	Bankers Trust Company	Des Moines
Woden	First State Bank	Britt
Woodward	Brenton State Bank	Dallas Center

( ) Denotes the number of facilities

EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS 1976 - 1978

(Amounts in Thousands of dollars)

Item Description	1976	1977	1978
CURRENT OPERATING EARNINGS—TOTAL	$ 677,747	$ 773,453	$ 893,530
Interest on U.S. Government obligations	129,291	123,807	157,684
Interest and dividends on other securities	70,506	74,783	80,321
Interest and discount on loans	444,162	535,961	610,349
Trust Department	4,040	4,941	5,642
Service charges	11,037	12,294	14,781
Exchange and collection charges	13,793	16,548	18,763
Other current operating earnings	4,918	5,119	5,990
CURRENT OPERATING EXPENSES—TOTAL	559,076	636,201	730,321
Salaries - wages and fees	118,073	130,116	145,277
Interest on time and savings deposits	335,079	385,111	438,804
Interest on borrowed money	4,929	8,452	16,103
Interest on capital notes and debentures	869	831	862
Net occupancy expense	16,784	18,468	35,405
Provision for loan losses	20,428	31,834	13,658
Other expense	62,914	69,631	80,212
NET CURRENT OPERATING EARNINGS	118,671	137,252	163,209
Taxes on net income	22,525	29,344	36,867
Net securities gains or losses	2,563	2,079	(2,417)
Net extraordinary charges or credits	336	485	131
Net income before dividends and other increases or decreases in capital	99,045	110,472	124,056
Dividends	22,109	25,073	29,438
Net other increases or decreases in capital	19,549	9,449	5,018
NET ADDITIONS TO CAPITAL FROM PROFITS	$ 96,485	$ 94,848	99,636
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS—TOTAL	$ 9,376,598	$ 10,338,440	$11,477,423
Cash and due from banks	791,893	813,159	918,138
United State Government obligations	1,773,872	1,708,755	1,704,339
Other securities	1,344,274	1,413,119	1,510,567
Loans and discounts	5,273,973	6,176,883	7,078,400
All other assets	192,586	226,524	265,979
LIABILITIES AND CAPITAL—TOTAL	9,376,598	10,338,440	11,477,423
Total deposits	8,420,852	9,282,665	10,242,965
Demand deposits	2,601,631	2,676,842	2,906,776
Time and savings deposits	5,819,221	6,605,823	7,336,189
Borrowing and other liabilities	185,927	216,298	297,417
Total capital accounts	$ 769,819	$ 839,477	937
Number of banks, December 31	555	553	554

(a) Asset and liability items are average of figures reported at beginning, middle and end of year.

RATIOS OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS 1976 - 1978

Item Description	1976	1977	1978
AMOUNTS PER $100 OF CURRENT OPERATING EARNINGS			
CURRENT OPERATING EARNINGS—TOTAL	$100.00	$100.00	$100.00
Interest on U.S. Government obligations	19.08	16.01	13.70
Interest and dividends on other securities	10.40	9.67	8.99
Interest and discount on loans	65.53	69.29	72.26
Trust department	.60	.64	.63
Service charges	1.63	1.59	1.65
Exchange and collection charges	2.04	2.14	2.10
Other current operating earnings	.72	.66	.67
CURRENT OPERATING EXPENSES—TOTAL	82.49	82.25	81.73
Salaries, wages and fees	17.42	16.82	16.26
Interest on time and savings deposits	49.44	49.79	49.11
Other current operating expenses	15.63	15.64	16.36
NET CURRENT OPERATING EARNINGS	17.51	17.75	18.27
AMOUNTS PER $100 OF TOTAL ASSETS (a)			
Current operating earnings - total	7.23	7.48	7.78
Current operating expenses - total	5.96	6.15	6.36
Net current operating earnings	1.27	1.33	1.42
Net securities gains or losses	.03	.02	(.02)
Net income before dividends and other increases or decreases in capital	1.06	1.07	1.08
Net addition to capital from profits	1.03	.92	.87
AMOUNTS PER $100 OF TOTAL CAPITAL ACCOUNT (a)			
Net current operating earnings	15.42	16.35	17.42
Taxes on net income	2.93	3.50	3.93
Net securities gains or losses	.33	.25	(.26)
Net extraordinary charges or credits	.04	.06	.01
Net income before dividends and other increases or decreases in capital	12.87	13.16	13.24
Cash dividends	2.87	2.99	3.14
Net other increases or decreases in capital	2.54	1.12	.54
Net additions to capital from profits	12.53	11.30	10.63
SPECIAL RATIOS (a)			
Income on loans per $100 of loans	8.42	8.67	8.56
Income on securities per $100 of securities	6.41	6.36	7.40
Service charges per $100 of demand deposits	.42	.46	.51
Interest paid per $100 of time and savings deposits	5.76	5.83	5.98
ASSETS AND LIABILITIES PER $100 OF TOTAL ASSETS (a)			
ASSETS—TOTAL	100.00	100.00	100.00
Cash and due from banks	8.44	7.86	8.00
United States Government obligations	18.92	16.53	14.85
Other securities	14.34	13.67	13.16
Loans and discounts	56.25	59.75	61.67
All other assets	2.05	2.19	2.32
LIABILITIES AND CAPITAL—TOTAL	100.00	100.00	100.00
Total Deposits	89.81	89.79	89.25
Demand deposits	27.75	25.89	25.32
Time and savings deposits	62.06	63.90	63.92
Borrowing and other liabilites	1.98	2.09	2.59
Total capital accounts	8.21	8.12	8.16
Number of banks, December 31	555	553	554

(a) Asset and liability items are average of figures reported at beginning, middle and end of year.

IOWA BANK RECORD

Number of Banks, Deposits, Capital and Liabilities of State and Savings Banks and Trust Companies Since 1891

Date	Number	Due Depositors	Capital Stock	Total Liabilities
June 30, 1891	205	$ 33,781,706	$ 22,026,393	$ 48,254,287
June 30, 1892	245	42,467,395	12,734,300	59,011,405
June 30, 1893	325	42,151,434	14,484,120	60,854,842
June 30, 1894	350	41,987,838	15,670,800	61,271,266
June 30, 1895	364	43,627,136	16,151,300	64,045,057
June 30, 1896	370	43,955,793	16,411,400	64,626,481
June 30, 1897	372	45,442,894	16,287,200	65,799,440
June 30, 1898	383	59,336,453	16,447,000	79,697,645
June 30, 1899	402	77,405,669	16,874,170	98,704,549
June 3, 1900	448	91,147,056	16,054,900	114,392,434
June 30, 1901	474	114,731,614	18,845,400	139,554,390
June 18, 1902	531	133,692,464	20,205,400	160,711,667
May 6, 1903	574	132,443,981	21,315,400	161,462,836
April 30, 1904	619	141,471,439	22,392,300	161,676,619
May 29, 1905	677	146,493,959	24,096,800	179,676,868
May 17, 1906	745	169,609,746	25,699,800	205,145,900
April 19, 1907	812	201,953,384	28,010,800	241,512,637
May 14, 1908	845	197,927,303	28,604,300	239,340,983
May 18, 1909	898	225,155,164	30,578,300	269,730,523
June 30, 1910	951	246,921,202	32,478,800	296,673,487
May 29, 1911	984	249,829,532	33,901,800	306,680,886
June 29, 1912	1,016	278,761,504	33,982,300	336,742,687
June 28, 1913	1,068	304,794,994	37,895,800	368,819,792
June 30, 1914	1,114	314,129,495	39,918,800	383,784,073
July 6, 1915	1,171	325,812,711	41,834,800	398,503,620
June 10, 1916	1,217	359,282,185	43,866,300	436,461,786
May 21,1917	1,254	447,051,146	45,196,300	526,652,044
June 29, 1918	1,309	496,506,261	48,407,300	584,588,132
June 30, 1919	1,320	599,897,385	49,546,550	696,565,886
June 30, 1920	1,346	657,886,492	53,816,300	800,862,729
June 30, 1921	1,350	549,310,628	55,810,800	727,080,931
June 10, 1922	1,332	556,125,674	55,915,300	713,358,785
April 3, 1923	1,329	637,205,045	56,322,300	773,202,451
June 30, 1924	1,269	605,937,170	54,192,300	779,221,107
May 1, 1925	1,217	603,223,195	50,952,800	710,059,573
June 30, 1926	1,161	590,921,480	48,901,800	682,120,699
June 30, 1927	1,096	559,916,799	45,762,300	642,837,816
June 30, 1928	1,056	563,542,395	44,831,300	643,073,159
June 29, 1929	1,021	552,554,520	43,168,300	663,065,559
June 30, 1930	975	523,148,819	41,085,300	605,796,294
June 30, 1931	893	474,927,116	38,429,500	549,265,772
June 30, 1932	703	289,224,625	28,706,500	358,198,499
June 30, 1933	*620	228,985,321	24,535,000	282,973,546
June 30, 1934	**487	225,496,000	20,538,000	259,014,402
June 30, 1935	535	300,706,633	22,666,500	336,809,667

* Includes the reports of 288 S. F. 111 banks.
** Does not include the reports of S. F. 111 banks

Date	Number	Due Depositors	Capital Stock	Total Liabilities
June 30, 1936	543	346,713,047	23,306,500	385,437,951
June 30, 1937	545	383,193,883	23,551,500	424,083,480
June 30, 1938	542	375,876,103	23,435,500	418,430,191
June 30, 1939	538	401,323,567	23,556,500	446,682,294
June 30, 1940	543	438,922,631	23,636,500	486,872,833
June 30, 1941	542	483,337,352	23,750,500	534,341,075
June 30, 1942	545	562,572,568	24,308,000	616,591,014
June 30, 1943	542	787,765,327	24,496,500	845,261,045
June 30, 1944	542	1,038,660,323	25,271,000	1,101,397,171
June 30, 1945	545	1,196,343,012	25,721,000	1,265,504,427
June 29, 1946	552	1,365,802,141	26,361,000	1,445,294,047
June 30, 1947	557	1,512,304,013	27,194,000	1,596,633,023
June 30, 1948	558	1,478,567,677	28,437,000	1,570,523,009
June 30, 1949	558	1,445,844,346	30,353,000	1,546,423,190
June 30, 1950	556	1,478,956,843	31,940,500	1,588,467,014
June 30, 1951	556	1,536,614,982	34,105,500	1,656,042,937
June 30, 1952	558	1,555,087,192	35,945,500	1,684,776,491
June 30, 1953	558	1,633,346,205	37,630,500	1,772,303,351
June 30, 1954	559	1,755,531,999	39,392,000	1,903,843,077
June 30, 1955	562	1,752,495,839	41,622,000	1,911,830,624
June 30, 1956	564	1,766,744,835	43,669,000	1,936,222,800
June 6, 1957	565	1,823,789,206	46,254,000	2,005,340,036
June 23, 1958	564	1,932,352,108	47,976,000	2,128,751,078
June 10, 1959	565	2,010,678,372	50,803,500	2,226,262,196
June 15, 1960	565	1,979,335,212	52,933,500	2,213,709,881
June 30, 1961	567	2,028,828,757	55,411,000	2,267,329,404
June 30, 1962	567	2,202,167,883	57,688,500	2,455,343,527
June 29, 1963	568	2,363,724,805	60,088,500	2,632,455,997
June 30, 1964	567	2,479,409,424	61,473,500	2,760,611,087
June 30, 1965	566	2,739,457,530	64,411,000	3,039,212,514
June 30, 1966	567	2,984,380,649	68,223,500	3,310,086,033
June 30, 1967	568	3,175,318,263	71,181,500	3,537,412,214
June 29, 1968	567	3,520,090,393	75,867,700	3,910,569,128
June 30, 1969	565	3,875,751,233	82,273,450	4,359,742,584
June 30, 1970	564	4,083,576,046	89,516,975	4,616,169,321
June 30, 1971	564	4,576,669,593	96,844,675	5,159,346,086
June 30, 1972	565	5,102,873,480	103,264,225	5,761,598,474
June 30, 1973	566	5,995,007,901	109,793,725	6,763,327,703
June 30, 1974	565	6,710,632,667	116,303,225	7,574,961,562
June 30, 1975	560	7,466,247,838	121,841,415	8,394,410,954
June 30, 1976	557	8,270,932,000	128,711,225	9,205,892,000
June 30, 1977	553	9,122,801,000	138,297,000	10,190,102,000
June 30, 1978	553	10,106,941,000	147,605,000	11,361,473,000
June 30, 1979	554	**10,992,127,000**	**159,669,000**	**12,509,900,000**

ABSTRACT NO. 208
STATE OF IOWA
DEPARTMENT OF BANKING
Abstract of Reports of 554 Iowa Chartered Banks at June 30, 1979
Compared with 553 at June 30, 1978

(All amounts expressed in thousands of dollars)

ASSETS	June 30, 1979		June 30, 1978		June 30, 1979 Compared with June 30, 1978		% Decrease or Increase
		Percent*		Percent	Decrease	Increase	
Cash and Due from Banks	$ 906,434	7.24	$ 840,394	7.45		$ 66,040	7.86
United States Securities	1,715,759	13.72	1,743,893	15.34	28,134		(1.61)
Cash, U.S. Securities	2,622,193	20.96	2,584,287	22.75		37,906	1 47
Obligations of States and Political Subdivisions	1,524	12.18	1,418,502	12.48		105,572	7 44
Other bonds and Investments (a)	91,337	.73	93,352	.82	2,015		(2.16)
Loans and Discounts (b)	8,018,299	64.10	7,058,509	62.12		959,790	13.60
Less Loan Loss Valuation	(59,007)	(.47)	(52,597)	(.46)		6,410	12.19
Building and Equipment	138,183	1.11	124,671	1.10		13,512	10.84
Other Real Estate	6,509	.05	5,430	.05		1,079	19.87
Other Assets	168,312	1.34	129,319	1.14		38,993	30.15
Total Assets	$12,509,900	100.00	$11,361,473	100.00		$1,148,427	10.11
LIABILITIES							
Capital (Common and Preferred)	$ 159,669	1.28	$ 147,605	1.30		$ 12,064	8.17
Surplus	405,255	3.24	362,741	3.19		42,514	11.72
Undivided Profits and Contingency Reserve	477,725	3.82	420,547	3.70		57,178	13.60
Total Equity Capital Funds	1,042,549	8.34	930,893	8.19		111,756	12.00
Capital Notes and Debentures	10,725	.08	10,973	.10	248		(2.26)
Total Capital Funds	1.053.374	8.42	941.866	8.29		111.508	11.84
Demand Deposits	2,689,754	21.50	2,530,149	22.27		159,605	6.31
Time and Savings Deposits	7,562,154	60.45	6,819,568	60.02		742,586	10.89
U.S. Government Deposits	17,106	.14	75,796	.67	58,690		(77.43)
Deposits of States and Political Subdivisions	723,113	5.78	681,428	6.00		41,685	6.12
Total Deposits	10,992,127	87.87	10,106,941	88.96		885,186	8.76
Bills Payable and Other Borrow.	344,982	2.76	220,108	1.94		124,874	56.78
Deferred Tax on BDR	24,169	.19	11,340	.10		12,829	113.13
Other Liabilities	95,248	.76	81,218	.71		14,030	17.27
Total Liabilities & Capital	$12,509,900	100.00	$11,361,473	100.00		$1,148,427	10.11
Total Earning Assets	$11,349,469	90.72	$10,314,256	90.78		$1,035,213	10.04
Total Capital Funds to Total Deposits		9.58		9.32			

(a) Includes Federal Reserve Bank Stock
(b) Includes Overdrafts, Federal Funds Sold, and Direct Lease Financing
* Percent of Total Assets

ABSTRACT OF CONSOLIDATED REPORTS OF IOWA CHARTERED BANKS AT THE FOLLOWING DATES

(All amounts expressed in thousands of dollars)

ASSETS	June 30, 1979 (554 Banks)		December 31, 1978 (553 Banks)	
		Percent*		Percent*
Cash and Due from Banks	$ 906,434	7.24	$ 1,000,022	8.22
United States Securities	1,715,759	13.72	1,769,207	14.55
Cash, U.S. Securities	2,622,193	20.96	2,769,229	22.77
Obligations of States and Political Subdivisions	1,524,074	12.18	1,495,156	12.29
Other Bonds and Investments (a)	91,337	.73	90,139	.74
Loans and Discounts (b)	8,018,299	64.10	7,575,809	62.28
Less: Loan Loss Valuation	(59,007)	(.47)	(55,908)	(.46)
Buildings and Equipment	138,183	1.11	131,696	1.08
Other Real Estate	6,509	.05	5,061	.04
Other Assets	168,312	1.34	152,446	1.26
Total Assets	$12,509,900	100.00	$12,163,628	100.00
LIABILITIES				
Capital (Common and Preferred	$ 159,669	1.28	$ 153,180	1.26
Surplus	405,255	3.24	381,288	3.14
Undivided Profits and Contingency Reserve	477,725	3.82	439,567	3.61
Total Equity Capital Funds	1,042,649	8.34	974,035	8.01
Capital Notes and Debentures	10,725	.08	11,102	.09
Total Capital Funds	1,053,374	8.42	985,137	8.10
Demand Deposits	2,689,754	21.50	2,961,178	24.34
Time and Savings Deposits	7,562,154	60.45	7,132,342	58.64
U.S. Government Deposits	17,106	.14	26,548	.22
Deposits of States and Political Subdivisions	723,113	5.78	709,847	5.84
Total Deposits	10,992,127	87.87	10,829,915	89.04
Bills Payable and Other Borrowings	344,982	2.76	243,918	2.00
Deferred Tax on BDR	24,169	.19	22,604	.19
Other Liabilities	95,248	.76	82,054	.67
Total Liabilities and Capital	$12,509,900	100.00	$12,163,628	100.00
Total Earning Assets	$11,349,469	90.72	$10,930,311	89.86
Total Capital Funds to Total Deposits		9.58		9.31

(a) Includes Federal Reserve Bank Stock
(b) Includes Overdrafts, Federal Funds Sold, and Direct Lease Financing
* Percent of Total Assets

DECEMBER 31, 1978 Consumer Loan Figures
As Reported by 554 Iowa Chartered Banks (000's omitted)

Group Headings (000's omitted)	All Banks		Under $5,000		$5,000 to $8,000		$8,000 to $12,000	
Number of Banks	554		30		94		118	
Non-Agricultural Consumer Loans	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
Secured by Automobiles	$ 443,195	$120,619	$ 4,296	$23	$ 24,602	$ 756	$ 44,846	$1,062
Secured by Other Personal Property	165,458	27,416	1,616	0	10,967	55	13,625	307
Secured by Real Estate	262,354	0	4,775	0	31,596	0	50,341	0
Unsecured	192,624	7,274	2,124	0	12,205	0	19,827	3
Other Secured Consumer Loans	112,252	35,438	915	6	7,450	50	11,299	270
Total Non-Agricultural Loans	$1,175,883	$190,747	$13,726	$29	$ 86,820	$ 867	$140,568	$1,642
Agriculturally Related Consumer Loans								
Secured by Autos & Machinery	$ 302,891	$ 16,683	$ 8,939	$ 0	$ 32,066	$ 912	$ 53,247	$2,401
Secured by Other Personal Property	327,959	1,758	5,642	18	39,731	441	65,529	240
Secured by Farm Real Estate	72,832	0	2,092	0	10,206	0	12,998	0
Unsecured	154,161	1,567	3,374	0	17,894	201	21,761	177
Other Secured Consumer Loans	86,963	1,060	2,578	0	10,921	2	17,422	104
Total Agricultural Loans	$ 994,896	$ 21,068	$22,625	$18	$110,818	$1,556	$170,957	$2,922
TOTAL CONSUMER LOANS	$ 2,120,799	$211,815	$36,361	$47	$197,638	$2,423	$311,525	$4,564

DECEMBER 31,1978 Consumer Loan Figures
As Reported by 553 Iowa Chartered Banks (000's omitted)

Group Headings (000's omitted)	$12,000 to $16,000		$16,000 to $25,000		$25,000 to $50,000		OVER $50,000	
Number of Banks	56		112		107		37	
Non-Agricultural Consumer Loans	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
Secured by Automobiles	$ 24,652	$ 1,238	$ 79,102	$ 6,623	$ 136,002	$ 23,972	$ 129,695	$ 86,945
Secured by Other Personal Property	10,346	102	26,865	1,642	43,706	8,183	58,333	17,127
Secured by Real Estate	23,328	0	43,873	0	53,064	0	55,377	0
Unsecured	14,025	9	30,252	49	59,587	631	54,604	6,576
Other Secured Consumer Loans	6,952	51	18,085	3,212	36,811	4,920	30,110	26,929
Total Non-Agricultural Loans	$ 79,303	$ 1,400	$ 198,177	$ 11,526	$ 329,170	$ 37,706	$ 328,119	$ 137,577
Agriculturally Related Consumer Loans								
Secured by Autos & Machinery	$ 23,903	$1,240	$ 60,589	$ 4,037	$ 89,818	$ 6,332	$ 34,419	$ 1,761
Secured by Other Personal Property	25,556	24	71,972	458	79,325	187	40,204	390
Secured by Farm Real Estate	6,779	0	15,077	0	18,805	0	6,875	0
Unsecured	15,816	72	38,687	254	40,366	505	16,263	358
Other Secured Consumer Loans	6,092	2	25,606	360	16,912	232	7,432	360
Total Agricultural Loans	$ 78,146	$1,338	$211,931	$ 5,109	$245,226	$ 7,256	$105,193	$ 2,869
TOTAL CONSUMER LOANS	$157,449	$2,738	$410,108	$16,635	$574,396	$44,962	$433,312	$140,446

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock of Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	(Valuation Reserves)
1	Ackley	Ackley State Bank	1,655	5,612	4,363	16,249	(61)
2	Adair	Exchange State Bank	488	1,858	1,121	8,384	(63)
3	Adel	Dallas County State Bank	1,809	2,343	7,856	31,383	(143)
4	Adel	Raccoon Valley State Bank	905	1,600	903	16,983	(165)
5	Afton	Commercial State Bank	786	1,701	2,242	8,776	(29)
6	Akron	Akron Savings Bank	296	2,771	509	3,401	(27)
7	Albert City	Albert City Savings Bank	581	900	1,441	7,984	(76)
8	Albia	First Iowa State Bank	1,210	3,952	4,183	14,097	(144)
9	Alden	Alden State Bank	1,506	685	383	7,791	(9)
10	Algona	Iowa State Bank	1,977	2,632	3,486	23,974	(177)
11	Algona	The Security State Bank	1,151	1,897	2,247	20,739	(252)
12	Allison	State Bank of Allison	538	1,436	2,526	10,652	(40)
13	Alta	The First Trust & Savings Bank	320	1,149	704	5,628	(42)
14	Alta Vista	Alta Vista State Bank	404	3,533	790	5,509	(66)
15	Alton	The Alton Savings Bank	545	1,847	82	7,571	(53)
16	Altoona	Altoona State Bank	1,334	1,812	2,027	8,423	(20)
17	Ames	Union Story Trust & Savings Bank	2,952	5,393	5,300	37,527	(168)
18	Ames	University Bank & Trust	2,013	6,132	6,815	20,223	(228)
19	Anamosa	Citizens Savings Bank	1,152	2,818	3,153	18,166	(174)
20	Andrew	Andrew Savings Bank	445	2,384	943	6,097	(95)
21	Anita	Anita State Bank	918	1,156	1,654	10,523	(98)
22	Ankeny	Ankeny State Bank	1,487	6,803	2,402	19,845	(165)
23	Anthon	The First Trust & Savings Bank	306	738	577	7,583	(106)
24	Aplington	State Savings Bank	809	1,537	968	6,034	(44)
25	Aredale	Aredale State Bank	206	721	742	1,960	(9)
26	Arlington	Arlington State Bank	421	2,275	454	2,958	(14)
27	Armstrong	First Trust & Savings Bank	1,294	790	1,015	10,937	(118)
28	Ashton	Ashton State Bank	565	1,399	2,385	9,973	(78)
29	Atkins	Peoples Savings Bank	526	646	57	3,004	(33)
30	Atlantic	Atlantic State Bank	2,341	15,587	10,255	27,712	(177)
31	Atlantic	First Whitney Bank & Trust	1,832	8,368	7,919	23,205	(167)
32	Auburn	Auburn Savings Bank	647	1,504	239	4,081	(48)
33	Audubon	Audubon State Bank	1,168	1,879	3,333	23,829	(186)
34	Aurelia	The First Trust & Savings Bank	499	2,668	874	5,573	(40)
35	Avoca	Citizens Savings Bank	735	5,059	2,002	7,086	(101)
36	Avoca	The Avoca State Bank	793	5,174	2,551	8,023	(89)
37	Baldwin	Baldwin Savings Bank	428	2,231	615	4,786	(18)
38	Bancroft	Farmers & Traders Savings Bank	375	1,000	1,157	8,684	(22)
39	Baxter	State Savings Bank	319	300	839	5,283	(74)
40	Bayard	The Farmers State Bank	404	1,695	0	3,130	(0)
41	Beaman	Farmers Savings Bank	858	4,345	916	4,475	(51)
42	Bedford	State Savings Bank	1,376	6,020	1,945	12,331	(42)
43	Belle Plaine	Chelsea Savings Bank	425	875	990	9,047	(100)
44	Belle Plaine	Citizens State Bank	1,263	3,291	4,225	18,562	(139)
45	Bellevue	Bellevue State Bank	601	1,288	1,232	11,080	(163)
46	Belmond	First State Bank	1,229	4,378	3,855	17,613	(84)
47	Belmond	North Iowa State Bank	560	2,117	1,405	12,850	(139)
48	Bennett	Bennett State Bank	819	489	317	7,110	(53)
49	Bettendorf	Bettendorf Bank & Trust Co.	5,938	98	5,423	45,923	(237)
50	Bettendorf	Security State Trust & Savings Bank	3,672	3,011	59	23,782	(3)
51	Blairstown	Benton County State Bank	318	443	781	4,846	(26)
52	Blencoe	Blencoe State Bank	998	2,281	519	4,352	(52)
53	Bloomfield	Davis County Savings Bank	1,550	3,529	5,471	22,575	(199)
54	Blue Grass	Blue Grass Savings Bank	894	3,197	2,252	12,107	(116)
55	Bode	Bode State Bank	848	2,815	531	1,889	(25)
56	Boone	Boone State Bank & Trust Co.	2,378	5,540	4,001	29,791	(213)
57	Boyden	The Farmers Savings Bank	829	1,863	1,802	11,452	(85)
58	Breda	The Breda Savings Bank	439	698	218	5,572	(62)
59	Bridgewater	Union State Bank	433	1,590	8	5,183	(51)
60	Brighton	Rubio Savings Bank of Brighton	510	2,000	169	3,853	(42)
61	Britt	First State Bank	1,602	2,949	4,236	18,272	(199)
62	Brooklyn	Poweshiek County Savings Bank	453	4,917	1,607	5,729	(24)
63	Brunsville	First State Bank	200	2,131	229	2,644	(62)
64	Buffalo	Buffalo Savings Bank	714	1,704	2,264	6,899	(80)
65	Buffalo Center	The Farmers Trust & Savings Bank	921	4,440	1,149	17,974	(110)

SHOWING CONDITIONS AS OF JUNE 30, 1979

Real & Personal Property for Banking Use	Other Assets	Totals	Capital Notes and Debentures	Capital	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities		Guide No.
127	533	28,478	-0-	300	550	1,400	6,345	19,468	-0-	415		1
142	396	12,326	-0-	200	350	389	2,507	8,685	100	95		2
702	1,063	45,013	-0-	500	2,000	710	6,472	34,467	300	564		3
122	412	20,760	-0-	270	730	540	2,995	16,005	-0-	220		4
19	14	13,509	-0-	100	400	574	3,236	9,158	-0-	41		5
21	-0-	6,971	-0-	75	275	291	1,846	4,484	-0-	-0-		6
41	24	10,895	-0-	60	365	312	4,201	5,957	-0-	-0-		7
102	80	23,480	-0-	240	360	1,286	5,346	16,221	-0-	27		8
59	20	10,435	-0-	75	425	320	1,846	7,749	-0-	20		9
1,057	719	33,668	-0-	500	1,500	1,181	8,493	20,240	1,282	472		10
436	620	26,838	75	500	1,000	672	7,419	16,288	300	584		11
98	375	15,585	-0-	170	430	961	2,932	10,701	200	191		12
106	160	8,025	-0-	100	250	426	1,923	5,232	-0-	94		14
69	-0-	10,239	-0-	100	400	597	1,840	7,302	-0-	-0-		14
77	1	10,070	-0-	105	495	227	1,896	7,333	-0-	14		15
100	8	13,684	-0-	150	350	671	3,847	8,641	-0-	25		16
1,098	729	52,831	-0-	1,200	1,200	1,299	15,475	31,885	1,235	537		17
477	479	35,911	-0-	800	1,200	681	13,203	19,520	-0-	507		18
169	1	25,285	-0-	400	1,100	852	6,603	16,048	206	76		19
56	199	10,029	-0-	150	350	411	2,044	6,815	125	134		20
29	315	14,497	-0-	200	550	517	2,759	9,865	465	141		21
437	458	31,267	-0-	200	1,050	1,001	8,346	20,286	-0-	384		22
265	145	9,508	-0-	150	225	440	2,153	6,430	-0-	110		23
96	27	9,427	-0-	100	300	407	2,881	5,726	-0-	13		24
63	100	3,783	-0-	50	200	120	791	2,613	-0-	9		25
22	9	6,125	-0-	75	225	251	1,571	3,993	-0-	10		26
38	2	13,958	-0-	100	400	666	5,148	7,622	-0-	22		27
115	372	14,731	-0-	200	400	590	2,362	10,837	19	323		28
37	-0-	4,237	-0-	60	230	154	1,121	2,666	-0-	6		29
161	1,047	56,926	-0-	500	1,500	3,869	12,015	38,501	-0-	541		30
341	857	42,355	-0-	600	1,400	1,239	8,925	29,307	400	484		31
9	-0-	6,432	-0-	100	300	111	2,010	3,711	200	-0-		32
314	926	31,263	-0-	600	900	1,264	6,712	21,173	171	443		33
66	-0-	9,640	-0-	120	280	349	1,619	7,260	-0-	12		34
215	-0-	14,996	-0-	200	600	507	2,239	11,402	20	28		35
269	2	16,723	-0-	200	600	694	3,172	12,054	-0-	3		36
51	2	8,095	-0-	150	275	297	1,942	5,428	-0-	3		37
172	-0-	11,366	-0-	100	600	285	2,239	8,117	-0-	25		38
149	7	6,823	-0-	100	300	33	1,392	4,798	200	-0-		39
13	6	5,248	-0-	50	225	258	1,152	3,563	-0-	-0-		40
30	-0-	10,573	-0-	100	400	377	1,689	7,998	-0-	9		41
120	399	22,149	-0-	500	500	887	5,973	13,982	-0-	307		42
452	-0-	11,689	-0-	200	300	483	1,891	8,562	253	-0-		43
327	617	28,146	-0-	400	900	1,243	5,848	19,321	125	309		44
97	-0-	14,135	-0-	150	550	228	3,596	9,604	-0-	7		45
69	525	27,585	-0-	400	850	1,361	4,944	19,440	105	485		46
258	355	17,406	-0-	275	650	264	3,051	11,742	1,275	149		47
68	8	8,758	-0-	150	350	139	2,162	5,937	10	10		48
1,391	599	59,135	600	600	2,400	868	18,412	34,584	864	807		49
731	460	31,712	400	800	800	480	9,597	15,086	4,334	215		50
47	5	6,414	-0-	150	325	554	1,925	3,441	-0-	19		51
33	24	8,155	-0-	120	280	252	2,702	4,788	-0-	13		52
323	487	33,736	-0-	760	760	1,160	7,764	22,758	-0-	534		53
167	11	18,512	-0-	150	600	1,059	3,053	13,608	42	-0-		54
44	13	6,115	-0-	60	190	220	1,403	4,242	-0-	-0-		55
1,199	749	43,445	-0-	1,000	1,000	1,268	10,615	28,027	-0-	1,535		56
135	405	16,401	-0-	200	600	665	2,289	11,895	480	272		57
39	2	6,906	-0-	100	400	305	1,793	4,308	-0-	-0-		58
57	-0-	7,220	-0-	100	250	228	1,674	4,662	300	6		59
17	-0-	6,507	-0-	100	200	300	1,780	4,117	-0-	10		60
217	567	27,644	112	250	1,100	636	6,473	18,622	-0-	451		61
35	7	12,724	-0-	100	700	267	2,554	9,092	-0-	11		62
23	-0-	5,165	-0-	50	300	301	1,127	3,387	-0-	-0-		63
304	-0-	11,805	-0-	180	800	440	1,600	8,785	-0-	-0-		64
163	748	25,285	-0-	600	600	766	5,038	17,423	500	358		65

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock of Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	(Valuation Reserves)
66	Burlington	Farmers & Merchants Bank & Trust	5,259	19,581	8,194	25,771	(161)
67	Burlington	Hawkeye Bank and Trust	13,558	2,754	12,227	48,333	(470)
68	Burt	Burt Savings Bank	319	1,876	77	3,588	(0)
69	Bussey	State Bank of Bussey	465	850	522	4,882	(37)
70	Calmar	Iowa State Bank of Calmar	1,019	576	1,160	3,762	(0)
71	Camanche	Camanche State Bank	646	535	1,376	6,019	(74)
72	Cambridge	Cambridge State Bank	255	2,034	1,011	2,791	(28)
73	Cantril	State Savings Bank	582	1,094	1,467	5,130	(61)
74	Carlisle	Hartford-Carlisle Savings Bank	816	4,048	1,242	13,223	(79)
75	Carpenter	Carpenter Savings Bank	315	1,034	50	2,052	(7)
76	Carroll	Carroll County State Bank	3,184	4,220	3,826	18,964	(71)
77	Carroll	Commercial Savings Bank	4,661	3,399	3,641	22,189	(15)
78	Carter Lake	First Bank & Trust of Carter Lake	191	200	0	1,265	(1)
79	Cascade	Cascade State Bank	872	4,284	1,424	12,103	(105)
80	Casey	Security State Bank	539	2,048	1,536	10,986	(32)
81	Cedar Falls	Cedar Falls Trust & Savings Bank	2,703	2,705	6,022	32,897	(74)
82	Cedar Falls	Midway Bank & Trust	2,114	1,860	1,635	15,051	(52)
83	Cedar Rapids	Brenton Bank & Trust of Cedar Rapids	1,424	2,780	1,158	11,494	(15)
84	Cedar Rapids	First Trust & Savings Bank	14,747	2,946	3,368	32,338	(257)
85	Cedar Rapids	Guaranty Bank & Trust Co.	2,421	5,198	4,471	22,968	(125)
86	Cedar Rapids	Massachussets Fidelity Trust Co.	481	0	253	0	(0)
87	Cedar Rapids	Peoples Bank & Trust Co.	12,822	13,221	21,499	78,109	(618)
88	Cedar Rapids	The United State Bank	4,151	2,691	2,583	25,820	(170)
89	Center Point	Iowa State Bank & Trust Company	315	1,635	230	2,280	(22)
90	Centerville	Iowa Trust & Savings Bank	1,559	10,172	10,983	27,248	(60)
91	Central City	City State Bank	843	2,010	2,651	6,623	(28)
92	Chariton	First State Bank	1,200	2,389	9,560	15,262	(159)
93	Charles City	Commercial Trust & Savings Bank	1,172	7,297	2,155	17,226	(192)
94	Charles City	First Security Bank & Trust Co.	2,538	1,165	12,537	33,359	(282)
95	Charter Oak	Farmers State Bank	906	1,522	151	2,878	(0)
96	Cherokee	Central Trust & Savings Bank	941	2,967	1,005	5,976	(57)
97	Cherokee	Cherokee State Bank	2,538	9,691	5,500	23,560	(177)
98	Cherokee	The Steele State Bank	1,178	1,998	2,158	12,366	(110)
99	Churdan	First State Bank	689	4,210	524	3,024	(31)
100	Clarence	The Clarence Savings Bank	1,011	1,243	1,720	12,494	(61)
101	Clarinda	Citizens State Bank	1,567	7,156	3,391	21,393	(88)
102	Clarinda	The Page County State Bank	1,604	12,142	4,697	13,849	(57)
103	Clarion	Brenton Bank & Trust Co.	1,054	1,650	3,960	16,151	(64)
104	Clarksville	Iowa State Bank	1,201	1,437	1,406	14,280	(93)
105	Clear Lake	Clear Lake Bank & Trust Co.	2,716	1,798	6,546	27,033	(192)
106	Clear Lake	Community State Bank of Clear Lake	877	800	1,109	17,307	(113)
107	Cleghorn	Cleghorn State Bank	527	1,387	352	3,222	(47)
108	Climbing Hill	Climbing Hill Savings Bank	216	2,737	100	1,234	(15)
109	Clinton	Iowa State Savings Bank	1,953	2,041	8,075	18,851	(232)
110	Clutier	Clutier State Bank	685	1,150	811	5,125	(42)
111	Coggon	Linn County State Bank	250	3,599	9	3,358	(19)
112	Colesburg	The Farmers Savings Bank	396	2,583	745	3,697	(17)
113	Collins	Exchange State Bank	291	1,943	379	4,546	(54)
114	Columbus Junction	Columbus Junction State Bank	1,406	1,335	2,426	20,441	(44)
115	Conrad	First State Bank	843	2,161	2,289	8,002	(35)
116	Coon Rapids	Iowa Savings Bank	2,536	4,843	287	19,429	(140)
117	Coralville	uniBank & Trust	1,655	1,199	2,564	17,532	(141)
118	Correctionville	Corn Belt State Bank	497	3,787	1,033	5,264	(46)
119	Corwith	Corwith State Bank	362	898	384	5,467	(40)
120	Corydon	Corydon State Bank	877	3,600	2,552	10,864	(157)
121	Corydon	The Citizens State Bank	1,157	4,918	4,865	16,025	(199)
122	Council Bluffs	Council Bluffs Savings Bank	8,008	4,427	26,766	81,507	(723)
123	Council Bluffs	State Bank and Trust	2,739	4,033	14,383	39,089	(363)
124	Crawfordsville	Peoples Savings Bank	350	1,025	15	1,994	(34)
125	Cresco	Cresco Union Savings Bank	2,958	1,977	6,045	20,892	(184)
126	Creston	Iowa State Savings Bank	1,812	6,546	5,604	21,283	(144)
127	Cylinder	Cylinder State Bank	825	2,089	1,611	5,738	(15)
128	Dallas Center	Brenton State Bank	1,465	2,318	5,809	25,576	(106)
129	Danbury	Farmers Savings Bank	381	1,353	431	3,795	(36)
130	Danville	Danville State Savings Bank	825	1,922	1,268	11,795	(40)
131	Davenport	Davenport Bank & Trust	86,359	29,767	109,908	215,801	(2,350)

SHOWING CONDITIONS AS OF JUNE 30, 1979

Real & Personal Property for Banking Use	Other Assets	Totals	Capital Notes and Debentures	Capital	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities		Guide No.
899	741	60,074	-0-	600	2,000	2,124	15,038	36,749	2,916	647		66
941	1,111	78,484	30	750	1,750	3,044	27,568	42,068	2,416	858		67
200	-0-	6,060	-0-	100	175	232	1,561	3,992	-0-	-0-		68
57	3	6,742	-0-	50	250	341	1,777	4,322	-0-	2		69
45	-0-	6,562	-0-	50	350	344	1,901	3,917	-0-	-0-		70
210	102	8,814	-0-	110	390	163	2,075	5,807	200	69		71
47	11	6,121	-0-	100	200	367	1,397	4,057	-0-	-0-		72
37	7	8,256	-0-	150	350	519	3,290	3,946	-0-	1		73
190	15	19,455	-0-	200	600	677	4,963	13,003	-0-	12		74
24	-0-	3,468	-0-	50	150	174	808	2,277	-0-	9		75
90	652	30,865	-0-	600	600	2,242	11,426	15,627	-0-	370		76
56	313	34,244	-0-	200	1,000	2,197	11,202	19,294	-0-	351		77
211	30	1,896	-0-	200	100	188	514	679	210	5		78
141	16	18,735	-0-	100	800	562	4,453	12,820	-0-	-0-		79
109	400	15,586	-0-	300	350	568	3,297	10,847	-0-	224		80
508	828	45,589	-0-	750	750	2,404	12,849	27,798	559	479		81
537	65	21,210	-0-	300	300	1,299	5,374	13,615	256	66		82
346	311	17,498	-0-	500	321	325	5,121	10,869	172	190		83
1,319	501	54,962	-0-	750	1,250	2,592	9,572	39,812	462	524		84
892	382	36,207	-0-	500	1,250	817	13,084	20,286	15	255		85
-0-	12	746	-0-	100	110	77	458	-0-	-0-	1		86
1,977	1,703	128,713	-0-	1,500	3,500	8,725	36,249	76,879	929	931		87
597	463	36,135	-0-	650	650	1,510	9,722	22,796	449	358		88
11	-0-	4,449	-0-	75	200	82	1,332	2,760	-0-	-0-		89
231	800	50,933	-0-	600	1,000	2,992	8,797	31,829	5,022	693		90
97	7	12,203	-0-	90	260	868	2,414	8,518	39	14		91
485	426	29,163	-0-	375	375	1,416	5,463	19,947	1,300	287		92
33	491	28,182	-0-	200	700	1,861	5,218	19,371	300	532		93
465	781	50,563	-0-	500	1,500	2,464	10,065	35,526	-0-	508		94
13	1	5,471	-0-	50	200	382	1,558	3,281	-0-	-0-		95
23	17	10,872	-0-	100	350	609	3,020	6,791	-0-	2		96
99	1,072	42,283	-0-	1,000	1,000	2,375	9,220	27,877	308	503		97
170	70	17,830	-0-	300	400	687	4,120	12,110	200	13		98
8	-0-	8,424	-0-	50	400	583	2,033	5,358	-0-	-0-		99
27	2	16,436	-0-	300	700	613	3,114	11,689	-0-	20		100
510	611	34,540	-0-	540	540	1,570	10,349	21,045	-0-	496		101
72	576	32,883	-0-	400	600	2,000	7,024	22,376	-0-	483		102
83	676	23,510	100	200	1,000	399	3,674	17,539	234	364		103
69	2	18,302	-0-	100	400	1,152	4,067	12,509	-0-	74		104
337	796	39,034	-0-	300	1,000	1,951	8,133	25,310	1,597	743		105
470	396	20,846	-0-	725	725	423	5,325	12,175	1,300	173		106
5	8	5,454	-0-	50	250	227	1,361	3,366	200	-0-		107
-0-	-0-	4,272	-0-	60	265	136	1,052	2,756	-0-	3		108
349	533	31,570	-0-	750	1,000	1,256	7,081	21,120	-0-	363		109
60	190	7,979	-0-	200	400	186	1,593	5,311	200	89		110
59	-0-	7,256	-0-	250	250	606	1,947	4,190	-0-	13		111
65	-0-	7,469	-0-	122	222	263	1,710	5,136	16	-0-		112
109	-0-	7,214	-0-	100	300	208	1,714	4,641	250	1		113
510	570	26,644	-0-	480	780	610	5,253	18,971	88	462		114
48	37	13,345	-0-	240	510	409	2,383	9,789	-0-	14		115
52	472	27,479	-0-	400	700	541	6,692	14,786	4,063	297		116
448	285	23,542	250	210	790	452	6,102	15,480	63	195		117
99	18	10,652	-0-	200	250	518	3,324	6,358	-0-	2		118
81	172	7,324	-0-	50	350	125	1,521	4,781	400	97		119
160	361	18,257	-0-	100	400	1,045	4,203	11,476	900	133		120
185	472	27,423	-0-	435	435	929	6,350	17,759	1,220	295		121
2,531	1,536	124,052	-0-	2,000	2,000	5,984	31,904	75,978	4,994	1,192		122
2,120	1,075	63,076	-0-	1,000	1,500	2,539	13,165	42,866	1,320	686		123
50	29	3,429	-0-	64	275	110	1,193	1,786	-0-	1		124
297	566	32,551	-0-	197	1,053	1,120	7,621	22,170	-0-	390		125
227	509	35,837	-0-	250	1,100	1,596	7,540	25,010	-0-	341		126
70	72	10,390	-0-	100	400	394	2,788	6,692	-0-	16		127
917	640	36,619	-0-	500	1,300	811	6,222	27,333	110	343		128
20	135	6,079	-0-	50	325	184	1,329	4,120	-0-	71		129
271	20	16,061	-0-	300	300	859	3,222	11,317	-0-	63		130
7,907	7,212	454,604	-0-	2,400	35,000	12,830	136,708	223,319	40,343	4,004		131

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock of Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	(Valuation Reserves)
132	Davenport	First Trust & Savings Bank	5,331	7,294	9,426	45,543	(315)
133	Davenport	Northwest Bank & Trust Co.	9,056	12,393	8,459	75,700	(610)
134	Dayton	Iowa State Bank & Trust Co.	455	3,796	568	4,447	(29)
135	Decorah	Decorah State Bank	4,558	6,971	5,783	32,360	(219)
136	Decorah	Security Bank & Trust Co.	1,747	5,761	3,950	23,756	(154)
137	Defiance	Defiance State Bank	403	1,485	964	5,375	(60)
138	Delhi	Delhi Savings Bank	1,126	799	477	8,777	(100)
139	Denison	Crawford County Trust & Savings Bank	1,957	4,114	1,226	21,789	(40)
140	Denver	Denver Savings Bank	486	878	906	11,078	(48)
141	Des Moines	Bankers Trust Co.	58,726	67,999	3,722	306,139	(2,374)
142	Des Moines	Capital City State Bank	7,752	6,844	9,225	60,029	(379)
143	Des Moines	First Federal State Bank	2,801	3,700	8,904	36,537	(355)
144	Des Moines	Iowa State Bank	2,899	18,343	4,548	10,594	(466)
145	Des Moines	Plaza State Bank	3,278	9,669	5,757	39,288	(464)
146	DeWitt	DeWitt Bank & Trust Co.	1,607	5,308	4,580	24,373	(93)
147	DeWitt	First Central State Bank	1,279	1,676	1,852	14,625	(148)
148	Diagonal	First State Bank	185	3,026	243	2,274	(48)
149	Dike	Iowa Savings Bank	667	2,092	1,609	9,419	(18)
150	Donnellson	Citizens State Bank	834	1,328	650	11,831	(178)
151	Douds	Farmers & Traders Savings Bank	179	1,749	0	1,744	(18)
152	Dows	Farmers State Bank	438	3,990	1,300	5,408	(24)
153	Dubuque	American Trust & Savings Bank	16,315	26,857	21,486	92,651	(205)
154	Dubuque	Dubuque Bank & Trust Co.	15,059	29,761	19,280	87,531	(801)
155	Dubuque	Key City Bank & Trust Co.	2,893	2,934	4,723	14,519	(157)
156	Dumont	State Bank of Dumont	215	619	1,433	5,947	(67)
157	Dunlap	Dunlap Savings Bank	702	1,213	2,438	10,042	(27)
158	Durant	Liberty Trust & Savings Bank	1,545	4,855	3,836	20,374	(122)
159	Dyersville	Fidelity Bank and Trust	785	2,696	3,282	13,766	(40)
160	Dysart	Dysart State Bank	870	1,972	954	11,005	(97)
161	Eagle Grove	Brenton State Bank	665	421	1,590	11,071	(9)
162	Eagle Grove	Security Savings Bank	1,847	4,389	2,909	24,845	(157)
163	Earlham	Earlham Savings Bank	740	3,156	4,204	11,896	(129)
164	Earling	Farmers Trust & Savings Bank	405	3,395	629	5,511	(40)
165	Earlville	The State Bank of Earlville	610	1,422	348	5,300	(21)
166	Early	Early Savings Bank	780	1,979	1,773	8,368	(79)
167	Edgewood	Community Savings Bank	933	1,107	2,300	6,823	(67)
168	Eldora	Hardin County Savings Bank	1,586	6,096	4,361	23,318	(125)
169	Eldridge	Central Trust & Savings Bank	2,201	3,437	3,321	29,518	(322)
170	Elgin	Elgin State Bank	699	1,097	1,276	7,850	(27)
171	Elkader	Central State Bank	2,133	5,769	4,442	13,091	(121)
172	Elkader	Peoples State Bank	749	2,208	861	6,180	(2)
173	Elma	Peoples Savings Bank	491	1,947	1,389	8,782	(4)
174	Emerson	Emerson State Bank	916	425	608	5,222	(52)
175	Emmetsburg	Iowa Trust & Savings Bank	1,993	1,295	5,085	16,929	(183)
176	Emmetsburg	Palo Alto County State Bank	1,459	4,600	6,582	21,423	(128)
177	Estherville	Iowa Trust & Savings Bank	2,095	3,154	3,244	26,911	(139)
178	Estherville	The Emmet County State Bank	2,948	4,502	5,469	32,170	(151)
179	Evansdale	Evansdale State Bank	478	292	1,163	5,196	(0)
180	Everly	Everly State Bank	1,895	300	710	8,271	(29)
181	Exira	Exchange State Bank	873	885	3,512	11,141	(123)
182	Fairbank	Fairbank State Bank	388	1,489	682	5,631	(13)
183	Fairfax	Fairfax State Savings Bank	1,024	4,283	3,004	9,897	(63)
184	Fairfield	Iowa State Bank & Trust Company	2,838	2,309	3,472	21,198	(114)
185	Farley	Farley State Bank	683	1,829	2,325	11,667	(121)
186	Farnhamville	Security Savings Bank	418	1,347	1,360	4,984	(38)
187	Fayette	State Bank of Fayette	333	776	440	4,011	(54)
188	Forest City	Forest City Bank & Trust Company	1,889	5,524	3,658	17,576	(149)
189	Forest City	Manufacturers Bank & Trust Co.	2,174	1,096	2,427	20,175	(78)
190	Fort Dodge	The State Bank	3,355	10,345	10,222	51,375	(110)
191	Fort Dodge	Union Trust & Savings Bank	12,955	11,449	11,801	61,394	(526)
192	Fort Madison	Fort Madison Bank & Trust Company	3,642	3,257	4,950	26,795	(197)
193	Fort Madison	Iowa State Bank	998	3,294	1,586	11,660	(12)
194	Fort Madison	Lee County Savings Bank	2,374	3,770	3,932	25,490	(270)
195	Fostoria	Farmers Savings Bank	460	1,008	1,583	7,666	(35)
196	Fredericksburg	First State Bank	540	1,005	1,664	10,599	(39)

SHOWING CONDITIONS AS OF JUNE 30, 1979

Real & Personal Property for Banking Use	Other Assets	Totals	Capital Notes and Debentures	Capital	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities		Guide No.
1,584	888	69,751	-0-	500	4,500	1,324	16,343	38,530	7,581	973		132
1,438	1,867	108,203	1,325	2,000	3,500	1,916	26,073	65,694	5,886	1,809		133
87	3	9,327	-0-	140	260	337	2,216	6,358	-0-	16		134
837	896	51,186	150	500	1,500	1,364	11,187	35,401	396	688		135
672	729	36,461	95	500	1,000	1,066	7,182	25,394	618	606		136
94	16	8,277	-0-	100	300	359	1,497	6,021	-0-	-0-		137
79	-0-	11,158	-0-	180	380	522	2,547	7,529	-0-	-0-		138
520	587	30,153	-0-	400	600	1,529	7,191	19,701	450	282		139
116	-0-	13,416	-0-	120	440	452	2,222	10,139	-0-	43		140
4,866	10,312	449,390	-0-	1,585	13,435	7,614	106,317	208,603	102,785	9,051		141
1,288	1,175	85,934	-0-	1,000	2,750	2,207	19,944	47,106	12,310	617		142
1,340	879	53,806	75	573	1,927	1,529	16,129	25,831	7,085	657		143
475	599	36,992	-0-	800	1,200	4,022	10,391	19,868	306	405		144
377	720	58,625	471	1,000	1,000	1,230	13,729	39,291	987	917		145
491	671	36,937	-0-	600	1,300	1,344	8,037	24,889	247	520		146
348	368	20,000	-0-	399	399	441	4,514	13,840	36	371		147
40	1	5,721	-0-	45	205	249	1,639	3,583	-0-	-0-		148
78	-0-	13,847	-0-	300	450	1,057	2,940	9,062	-0-	38		149
73	269	14,807	-0-	250	900	656	2,718	10,014	100	169		150
35	2	3,691	-0-	50	125	159	972	2,379	-0-	6		151
88	16	11,216	-0-	120	480	555	2,023	7,723	300	15		152
1,764	2,218	161,086	850	2,000	3,000	5,581	38,559	93,197	16,051	1,848		153
1,318	2,394	154,542	1,000	3,000	3,000	4,454	27,342	96,452	17,025	2,269		154
716	266	25,894	-0-	511	694	774	8,780	14,310	570	255		155
28	25	8,200	-0-	60	340	371	2,266	5,163	-0-	-0-		156
56	-0-	14,424	-0-	400	800	724	4,316	8,148	-0-	36		157
421	544	31,453	-0-	150	1,000	1,681	5,730	22,428	150	314		158
297	-0-	20,786	-0-	200	1,000	536	3,220	15,671	100	59		159
102	5	14,811	-0-	300	300	553	2,978	9,644	1,030	6		160
262	293	14,293	175	150	500	172	2,579	10,144	345	228		161
227	835	34,895	-0-	170	1,630	1,356	5,981	25,282	-0-	476		162
384	14	20,265	-0-	200	800	1,425	2,952	14,867	-0-	21		163
117	1	10,018	-0-	240	340	240	1,998	7,155	-0-	45		164
48	-0-	7,707	-0-	140	150	278	1,849	5,248	35	7		165
20	-0-	12,841	-0-	200	300	591	2,601	8,835	300	14		166
127	7	11,230	-0-	200	300	870	4,480	5,380	-0-	-0-		167
313	808	36,357	-0-	535	965	1,562	7,053	25,397	149	696		168
904	778	39,837	-0-	500	1,000	1,237	6,757	29,171	847	325		169
17	289	11,201	-0-	130	345	368	2,066	8,180	-0-	112		170
88	-0-	25,402	-0-	200	1,300	757	5,596	17,549	-0-	-0-		171
191	5	10,192	-0-	78	297	405	1,843	7,550	19	-0-		172
253	224	13,082	-0-	200	500	280	2,089	9,849	-0-	164		173
49	3	7,171	-0-	80	270	286	2,107	4,403	-0-	25		174
294	-0-	25,413	-0-	100	800	833	5,802	17,781	83	14		175
220	693	34,849	-0-	500	1,000	908	8,448	23,068	437	488		176
432	698	36,395	-0-	450	1,050	1,146	7,459	24,056	1,900	334		177
315	993	42,246	-0-	500	1,500	2,095	9,760	31,656	-0-	735		178
244	67	7,440	-0-	200	200	315	1,748	4,939	-0-	38		179
32	180	11,359	-0-	130	370	408	2,719	7,687	-0-	45		180
488	33	16,809	-0-	100	750	349	2,778	12,832	-0-	-0-		181
186	4	8,367	-0-	78	322	356	2,080	5,520	-0-	11		182
131	20	19,296	-0-	200	800	693	3,540	14,011	-0-	52		183
284	524	30,511	-0-	400	1,000	1,262	9,048	18,395	-0-	406		184
318	4	16,705	-0-	300	500	380	3,133	12,392	-0-	-0-		185
23	-0-	8,094	-0-	200	400	716	2,062	4,694	22	-0-		186
43	82	5,631	-0-	190	135	131	1,446	3,681	-0-	48		187
325	684	29,507	-0-	200	1,300	907	6,160	19,278	1,250	412		188
516	355	26,665	-0-	750	750	926	4,872	19,134	-0-	233		189
1,314	1,216	77,717	-0-	2,137	2,137	2,834	15,520	53,255	825	1,009		190
955	1,667	99,695	-0-	1,500	3,500	3,896	29,052	59,684	555	1,508		191
897	436	39,780	-0-	250	1,500	1,019	8,498	26,440	1,683	390		192
154	-0-	17,680	-0-	400	400	466	3,369	13,035	-0-	10		193
473	495	36,264	-0-	400	1,300	609	7,687	25,862	117	289		194
65	-0-	10,747	-0-	120	400	651	2,170	7,399	-0-	7		195
90	292	14,151	-0-	110	900	390	2,176	10,292	52	231		196

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock of Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	(Valuation Reserves)
197	Frederika	Farmers Savings Bank	352	551	834	3,770	(38)
198	Fremont	Farmers Savings Bank	647	3,161	4,364	9,021	(91)
199	Galva	First Trust & Savings Bank	592	540	1,092	5,730	(22)
200	Garnavillo	The Garnavillo Savings Bank	485	1,416	1,039	7,054	(107)
201	Garwin	Farmers Savings Bank	482	605	285	3,370	(39)
202	George	George State Bank	415	2,315	4,094	12,576	(92)
203	Gibson	Gibson Savings Bank	482	3,231	1,346	8,690	(63)
204	Gilbertville	Gilbertville Savings Bank	899	1,380	2,083	8,089	(30)
205	Gilman	Citizens Savings Bank	490	2,346	978	6,580	(68)
206	Gladbrook	State Bank	531	1,007	4	841	(9)
207	Glenwood	Glenwood State Bank	2,071	5,246	2,069	13,763	(143)
208	Glenwood	Mills County State Bank	276	2,155	86	5,229	(43)
209	Goldfield	Goldfield State Bank	521	2,170	805	6,146	(63)
210	Goose Lake	Goose Lake Savings Bank	347	1,757	424	4,616	(56)
211	Gowrie	The First State Bank of Gowrie	475	2,686	1,492	5,178	(65)
212	Graettinger	Graettinger State Bank	566	1,640	2,165	7,020	(60)
213	Grafton	Farmers State Bank	136	150	603	2,435	(0)
214	Grand Junction	Peoples Trust & Savings Bank	781	4,297	594	4,933	(19)
215	Green Mountain	Producers Savings Bank	344	2,023	1,374	3,963	(17)
216	Greene	First State Bank	1,219	5,078	3,223	8,109	(42)
217	Greenfield	Adair County State Bank	1,410	3,495	2,170	11,997	(79)
218	Grinnell	Grinnell State Bank	1,089	1,752	5,968	10,814	(54)
219	Griswold	Griswold State Bank	484	100	393	6,962	(33)
220	Grundy Center	Farmers Savings Bank	1,043	1,653	3,836	15,908	(143)
221	Guthrie Center	Guthrie County State Bank	1,450	3,846	3,706	12,409	(56)
222	Guttenberg	Security State Bank	655	3,594	2,223	11,059	(103)
223	Halbur	Farmers Savings Bank	404	1,950	0	2,678	(9)
224	Hamburg	Iowa State Bank	1,874	2,468	3,289	9,262	(73)
225	Hampton	Hampton State Bank	1,639	2,594	4,321	17,554	(49)
226	Hanlontown	The Citizens Savings Bank	503	283	967	4,989	(0)
227	Harlan	The Shelby County State Bank	2,745	5,139	4,508	22,010	(144)
228	Hartley	Security State Bank	1,135	2,967	1,385	10,232	(125)
229	Hartwick	Hartwick State Bank	229	1,942	0	5,124	(37)
230	Hawarden	Farmers State Bank	1,263	997	1,391	14,853	(201)
231	Hawarden	First State Bank	362	2,446	320	5,924	(74)
232	Hawkeye	Citizens Savings Bank	369	3,025	219	3,532	(40)
233	Hayesville	Hayesville Savings Bank	810	3,399	6,033	19,074	(86)
234	Hedrick	Hedrick Savings Bank	583	2,256	1,129	5,663	(55)
235	Hills	Hills Bank & Trust Co.	2,443	5,700	9,765	37,990	(315)
236	Holstein	Holstein State Bank	1,175	1,905	3,044	14,315	(46)
237	Hopkinton	Citizens State Bank	562	1,864	1,060	8,114	(83)
238	Hornick	The State Savings Bank	238	797	50	2,777	(25)
239	Hubbard	Security State Bank	471	600	1,345	8,287	(42)
240	Hudson	Hudson State Bank	1,374	1,763	635	4,557	(24)
241	Hull	Iowa State Bank	814	1,026	2,458	5,325	(51)
242	Humboldt	Humboldt Trust & Savings Bank	1,928	9,248	3,429	28,720	(166)
243	Ida Grove	First State Bank	511	1,252	718	7,740	(87)
244	Ida Grove	Ida County State Bank	1,997	1,900	2,142	37,184	(305)
245	Independence	Farmers State Savings Bank	5,218	2,409	9,007	23,299	(199)
246	Independence	Security State Bank	1,430	5,545	5,228	18,535	(107)
247	Indianola	Peoples Trust & Savings Bank	9,243	1,080	14,549	51,720	(311)
248	Indianola	Warren County Brenton Bank & Trust	2,018	1,899	2,552	17,104	(26)
249	Inwood	Inwood State Bank	274	459	—	1,262	(18)
250	Iowa City	Hawkeye State Bank	1,773	2,378	884	16,509	(33)
251	Iowa City	Iowa State Bank & Trust Co.	6,863	15,665	11,051	59,555	(468)
252	Iowa Falls	Citizens State Bank	1,700	1,199	1,835	32,559	(146)
253	Iowa Falls	Iowa Falls State Bank	1,374	5,818	2,790	11,874	(70)
254	Ireton	Security Savings Bank	986	499	836	9,124	(85)
255	Irwin	Farmers Savings Bank	306	650	462	5,556	(57)
256	Jefferson	Home State Bank	1,523	3,861	4,316	31,012	(152)
257	Jefferson	Jefferson State Bank	1,868	4,800	6,919	24,778	(107)
258	Jesup	Farmers State Bank	963	664	2,250	15,446	(134)
259	Jewell	Farmers State Bank	1,242	1,999	1,951	11,129	(39)
260	Joice	The Farmers Savings Bank	230	915	557	2,922	(30)
261	Kalona	Farmers Savings Bank	2,887	2,400	1,833	15,084	(71)

SHOWING CONDITIONS AS OF JUNE 30, 1979

Real & Personal Property for Banking Use	Other Assets	Totals	Capital Notes and Debentures	Capital	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities		Guide No.
5	-0-	5,474	-0-	45	205	212	1,306	3,456	250	-0-		197
374	50	17,526	-0-	300	450	767	3,261	12,748	-0-	-0-		198
54	-0-	7,986	-0-	100	350	365	2,125	5,031	-0-	15		199
111	-0-	9,998	-0-	150	350	582	2,175	6,741	-0-	-0-		200
4	5	4,712	-0-	50	300	124	1,180	3,058	-0-	-0-		201
55	2	19,365	-0-	200	600	843	3,660	14,039	-0-	23		202
124	342	14,152	-0-	100	500	499	2,449	10,318	50	236		203
120	15	12,556	-0-	220	380	507	2,322	9,068	59	-0-		204
324	181	10,831	-0-	200	400	362	2,244	7,456	100	69		205
4	-0-	2,378	-0-	50	100	326	1,784	118	-0-	-0-		206
137	-0-	23,143	-0-	100	700	2,425	8,401	11,517	-0-	-0-		207
185	149	8,037	-0-	230	219	242	2,111	4,951	198	86		208
360	-0-	9,939	-0-	120	480	208	1,804	7,077	250	-0-		209
12	114	7,214	-0-	100	300	212	2,177	4,353	-0-	72		210
5	5	9,776	-0-	375	375	285	2,317	6,400	-0-	24		211
68	274	11,673	-0-	100	700	293	2,750	7,693	26	111		212
8	2	3,334	-0-	60	130	133	1,085	1,926	-0-	-0-		213
24	47	10,657	-0-	200	400	242	2,262	7,478	-0-	75		214
24	3	7,714	-0-	50	350	230	1,115	5,953	-0-	16		215
58	21	17,666	-0-	100	400	966	4,418	11,750	-0-	32		216
562	406	19,961	-0-	250	1,000	570	5,408	12,457	-0-	276		217
255	144	19,968	-0-	240	1,160	921	4,946	12,513	-0-	188		218
520	4	8,430	-0-	120	460	536	2,376	4,925	-0-	13		219
77	528	22,902	-0-	195	855	757	4,662	16,101	66	266		220
226	52	21,633	-0-	200	800	1,395	5,057	14,154	-0-	27		221
64	-0-	17,492	-0-	200	400	1,049	4,418	11,425	-0-	-0-		222
17	-0-	5,040	-0-	60	190	193	1,566	3,008	-0-	23		223
22	319	17,161	-0-	200	300	1,213	6,255	9,027	-0-	166		224
442	525	27,026	-0-	300	1,000	833	5,038	19,012	511	332		225
23	-0-	6,765	-0-	50	250	323	1,490	4,422	230	-0-		226
448	650	35,456	-0-	400	1,400	1,764	8,437	22,995	-0-	460		227
409	418	16,921	-0-	200	400	986	3,465	11,735	-0-	135		228
32	-0-	7,290	-0-	75	325	136	1,373	5,372	-0-	9		229
155	518	18,976	-0-	200	800	413	3,369	13,633	346	215		230
281	225	9,484	-0-	150	325	292	1,399	7,231	-0-	87		231
1	-0-	7,106	-0-	50	275	388	1,608	4,485	300	-0-		232
142	738	30,110	-0-	600	650	2,170	3,074	23,133	-0-	483		233
35	-0-	9,611	-0-	195	205	353	2,011	6,497	350	-0-		234
519	1,009	57,111	-0-	840	1,660	2,318	8,095	43,620	-0-	578		235
237	507	22,137	-0-	300	700	1,270	4,424	15,168	-0-	275		236
87	-0-	11,604	-0-	70	430	583	2,840	7,681	-0-	-0-		237
28	78	3,943	75	36	134	72	1,377	2,106	100	43		238
42	2	10,705	-0-	100	600	371	2,454	7,165	-0-	15		239
89	2	8,396	-0-	100	300	408	2,566	5,011	-0-	11		240
171	49	9,792	-0-	35	275	436	3,152	5,851	42	1		241
393	1,054	44,606	-0-	400	2,000	1,056	8,869	31,885	-0-	396		242
417	168	10,719	-0-	180	460	271	2,200	7,516	10	82		243
293	1,641	44,852	137	200	1,000	2,086	9,023	31,142	485	779		244
232	636	40,602	-0-	500	500	3,061	9,415	26,639	-0-	487		245
129	544	31,304	-0-	300	700	1,457	6,494	21,997	-0-	356		246
784	1,105	78,170	-0-	1,500	2,500	2,713	13,820	56,844	-0-	793		247
286	566	24,399	200	390	525	321	5,300	17,169	67	427		248
-0-	-0-	1,977	-0-	60	100	133	1,643	41	-0-	-0-		249
548	298	22,357	146	600	400	647	5,575	14,759	-0-	230		250
1,847	1,823	96,336	-0-	1,000	2,500	4,367	23,515	60,909	2,788	1,257		251
459	1,022	38,628	-0-	300	1,200	1,545	8,662	25,815	354	752		252
172	15	21,973	-0-	200	900	667	5,054	15,134	-0-	18		253
93	5	11,458	-0-	250	375	209	2,401	7,889	300	34		254
23	4	6,944	-0-	100	350	115	1,257	4,872	250	-0-		255
199	788	41,547	-0-	800	1,200	1,043	7,800	29,982	151	571		256
883	914	40,055	-0-	500	1,500	815	5,425	31,189	101	525		257
241	432	19,862	-0-	300	350	634	3,837	14,540	-0-	201		258
180		16,462	-0-	200	500	473	3,997	11,260	-0-	32		259
21	2	4,617	-0-	50	200	167	1,124	3,076	-0-	-0-		260
50	417	22,600	-0-	100	500	989	4,923	15,794	-0-	294		261

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock of Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	(Valuation Reserves)
262	Kalona	Kalona Savings Bank	809	2,692	1,596	14,326	(139)
263	Kanawha	Farmers State Bank	705	702	1,834	11,706	(13)
264	Kellogg	Kellogg Savings Bank	1,183	2,590	4,229	17,821	(64)
265	Keokuk	Keokuk Savings Bank & Trust Co.	2,846	3,177	3,516	23,054	(143)
266	Keokuk	Security State Bank	1,148	4,057	3,788	17,689	(122)
267	Keokuk	The State Central Savings Bank	3,724	11,466	8,066	28,431	(258)
268	Keosauqua	Farmers State Bank	1,349	1,946	4,083	13,475	(130)
269	Keota	Farmers Savings Bank	1,140	1,386	2,053	9,015	(108)
270	Keystone	Keystone Savings Bank	799	3,752	1,600	7,016	(39)
271	Kingsley	Kingsley State Bank	1,013	2,183	1,624	14,456	(165)
272	Kiron	Kiron State Bank	1,034	1,199	563	3,510	(56)
273	Knoxville	The Iowa State Savings Bank	1,635	8,869	2,790	17,404	(71)
274	Lake City	Lake City State Bank	632	2,367	996	8,250	(34)
275	Lake Mills	Farmers & Merchants State Bank	1,006	1,750	4,846	12,853	(112)
276	Lake Park	Security State Bank	541	4,137	1,695	7,590	(77)
277	Lake View	Farmers State Bank	1,972	2,666	343	7,512	(33)
278	Lamoni	State Bank of Lamoni	694	1,846	1,389	4,499	(27)
279	Lansing	Kerndt Brothers Savings Bank	737	3,596	3,893	15,501	(176)
280	LaPorte City	La Porte City State Bank	536	2,897	2,578	6,399	(75)
281	Larchwood	Security Savings Bank	502	449	1,244	7,570	(46)
282	Latimer	Latimer State Bank	564	2,474	1,233	9,488	(128)
283	Laurens	Laurens State Bank	1,266	1,333	2,915	17,858	(74)
284	Lawler	State Bank of Lawler	558	2,382	2,173	12,331	(12)
285	LeClaire	LeClaire State Bank	728	1,600	456	8,690	(40)
286	Ledyard	State Bank	767	750	245	8,333	(14)
287	Leighton	Farmers Savings Bank	787	2,313	1,338	5,547	(27)
288	Le Mars	Le Mars Savings Bank	2,050	3,550	9,703	32,385	(367)
289	Leon	The Decatur County State Bank	1,340	1,750	4,833	17,821	(274)
290	Libertyville	Libertyville Savings Bank	420	2,970	1,172	4,809	(46)
291	Lime Springs	Exchange State Bank	390	1,022	490	2,495	(0)
292	Lisbon	Lisbon Bank & Trust Co.	901	450	334	4,651	(1)
293	Livermore	Livermore State Bank	436	1,095	36	5,032	(27)
294	Lohrville	Lohrville Savings Bank	564	2,147	810	5,274	(42)
295	Lone Tree	The Farmers and Merchants Savings	1,252	2,345	2,827	15,931	(31)
296	Lowden	American Trust & Savings Bank	330	2,299	2,038	10,106	(98)
297	Luana	Luana Savings Bank	676	2,654	1,396	9,018	(91)
298	Lynnville	First State Bank	630	2,303	485	4,933	(54)
299	Lytton	Lytton Savings Bank	314	1,305	204	4,353	-0-
300	Madrid	City State Bank	702	2,195	1,625	8,409	(24)
301	Malvern	Malvern Trust & Savings Bank	889	3,584	1,471	6,597	(38)
302	Manchester	Farmers & Merchants Savings Bank	1,479	4,813	4,357	10,826	(103)
303	Manchester	First State Bank	1,777	2,641	2,064	18,617	(143)
304	Manilla	Manilla State Bank	380	1,814	759	4,512	(31)
305	Manly	Manly State Bank	939	2,753	2,057	10,576	(58)
306	Manning	Manning Trust & Savings Bank	284	898	450	4,872	(26)
307	Manson	Manson State Bank	875	890	1,210	7,874	(48)
308	Mapleton	First State Bank	1,213	2,666	2,439	10,636	(158)
309	Mapleton	Mapleton Trust & Savings Bank	902	1,999	3,080	13,744	(86)
310	Maquoketa	Jackson State Bank & Trust Co.	2,324	2,018	8,534	45,478	(296)
311	Maquoketa	Maquoketa State Bank	2,484	2,371	9,320	41,476	(148)
312	Marathon	The Citizens State Bank	614	2,800		725	(6)
313	Marcus	The Farmers State Bank	495	2,426	1,559	10,491	(109)
314	Marengo	The Iowa County Savings Bank	1,404	3,974	3,655	17,586	(160)
315	Marion	Farmers State Bank	5,129	9,956	10,042	45,201	(176)
316	Marshalltown	Commercial State Bank	3,246	1,768	6,402	31,646	(257)
317	Marshalltown	Fidelity Brenton Bank and Trust Co.	3,691	1,820	8,172	48,142	(246)
318	Marshalltown	Security Savings Bank	7,157	5,350	17,404	58,885	(360)
319	Martelle	Farmers Savings Bank	1,128	1,710	769	3,585	(35)
320	Mason City	American State Bank	904	1,399	2,723	13,694	(148)
321	Mason City	United Home Bank & Trust Co.	7,629	3,538	8,318	68,347	(625)
322	Massena	Farmers Savings Bank	1,753	1,558	314	8,595	(43)
323	Maxwell	Maxwell State Bank	230	1,338	354	3,621	(41)
324	Maynard	The Maynard Savings Bank	649	2,736	1,222	5,272	(54)
325	McGregor	First State Savings Bank	493	555	382	4,606	-0-
326	Mechanicsville	The Mechanicsville Trust & Savings Bank	894	2,147	2,582	10,321	(41)

SHOWING CONDITIONS AS OF JUNE 30, 1979

Real & Personal Property for Banking Use	Other Assets	Totals	Capital Notes and Debentures	Capital	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities		Guide No.
367	476	20,127	-0-	400	400	666	4,066	14,245	45	305		262
101	373	15,408	150	200	350	406	2,863	11,242	-0-	197		263
179	572	26,510	-0-	200	650	1,060	4,779	19,201	150	470		264
445	656	33,551	-0-	900	600	777	7,824	23,133	-0-	317		265
188	327	27,075	-0-	600	600	981	6,272	18,246	-0-	376		266
634	1,160	53,223	-0-	600	2,000	2,843	14,492	32,875	-0-	413		267
76	5	20,804	-0-	100	800	843	4,501	14,531	-0-	29		268
127	18	13,631	-0-	360	370	464	3,133	9,286	-0-	18		269
37	-0-	13,165	-0-	300	300	572	3,412	8,541	-0-	40		270
109	-0-	19,220	-0-	100	1,000	590	5,303	12,227	-0-	-0-		271
36	128	6,414	-0-	150	150	174	1,716	4,168	-0-	56		272
409	533	31,569	-0-	350	650	1,313	7,644	21,159	-0-	453		273
15	7	12,233	-0-	200	400	638	3,074	7,889	-0-	32		274
258	466	21,067	-0-	150	850	597	3,922	14,934	370	244		275
69	6	13,961	-0-	210	300	472	2,473	9,956	550	-0-		276
27	215	12,702	-0-	50	450	339	2,781	8,848	56	178		277
37	121	8,559	-0-	100	200	445	3,406	3,970	350	88		278
124	3	23,678	-0-	240	600	1,227	3,684	17,860	67	-0-		279
54	223	12,612	-0-	100	500	423	2,932	8,464	69	124		280
65	1	9,785	-0-	150	450	386	1,675	6,878	220	26		281
76	65	13,772	-0-	120	480	298	2,055	10,468	350	1		282
255	3	23,556	-0-	200	1,200	614	4,900	16,366	205	71		283
90	383	17,905	-0-	120	530	572	2,292	13,769	351	271		284
219	146	11,799	-0-	150	350	531	2,058	8,621	-0-	89		285
158	1	10,240	-0-	200	300	208	1,787	7,605	100	40		286
102	14	1,0074	-0-	100	400	498	1,785	7,244	-0-	47		287
203	892	48,416	-0-	400	2,000	2,820	1,526	30,990	-0-	680		288
234	565	26,269	-0-	400	400	1,133	6,297	16,869	800	370		289
160	9	9,494	-0-	50	275	349	1,824	6,996	-0-	-0-		290
36		4,433	-0-	75	275	276	1,633	2,174	-0-	-0-		291
30	2	6,367	-0-	100	150	135	1,435	4,545	-0-	2		292
28		6,600	-0-	100	200	230	1,732	4,318	-0-	20		293
3	2	8,758	-0-	60	450	621	2,335	5,274	18	-0-		294
319	345	22,988	-0-	195	1,005	532	4,341	16,575	-0-	340		295
196	5	14,876	-0-	150	750	427	2,721	10,668	150	10		296
59		13,712	-0-	250	500	390	2,227	10,345	-0-	-0-		297
26		8,323	-0-	100	400	430	2,013	5,380	-0-	-0-		298
58	42	6,276	-0-	50	300	504	2,005	3,417	-0-	-0-		299
80	222	13,209	-0-	200	500	701	3,414	8,209	-0-	185		300
217	4	12,724	-0-	200	400	970	3,200	7,954	-0-	-0-		301
544	339	22,255	-0-	250	1,000	826	4,769	13,057	2,114	239		302
321	342	25,619	-0-	200	1,000	821	7,365	15,840	202	191		303
183	56	7,673	-0-	100	300	358	1,951	4,853	100	11		304
73	414	16,754	-0-	302	450	383	3,167	12,194	-0-	258		305
66	181	6,725	100	100	250	127	1,645	4,377	108	18		306
100	51	10,952	-0-	100	400	838	4,512	5,070	-0-	32		307
193	376	17,365	200	200	200	912	4,287	11,122	200	244		308
77	530	20,246	-0-	300	500	1,145	4,215	13,796		290		309
252	1,076	59,386	365	500	2,000	1,682	9,732	43,888	166	1,053		310
454	1,025	56,982	386	900	900	1,704	9,054	42,222	1,075	741		311
10	4	4,147	-0-	100	100	390	1,140	2,417	-0-	-0-		312
99	302	15,263	-0-	200	600	579	3,620	10,027	-0-	237		313
137	439	27,035	-0-	600	700	705	4,885	18,944	900	301		314
1,395	894	72,441	250	600	1,600	3,078	19,434	46,325	556	598		315
697	711	44,213	-0-	500	1,500	1,954	10,404	28,540	885	430		316
1,895	1,080	64,554	-0-	1,200	2,400	865	13,224	44,610	1,554	701		317
1,740	1,200	91,376	-0-	1,000	2,000	4,187	18,585	63,215	900	1,489		318
49	1	7,207	-0-	100	350	142	1,645	4,964	6	-0-		319
482	267	19,321	-0-	250	700	208	4,615	12,919	362	267		320
1,787	1,918	90,912	300	1,575	2,175	2,594	20,343	57,977	4,550	1,398		321
19	27	12,223	-0-	190	210	366	1,809	9,613	-0-	35		322
17	-0-	5,519	-0-	60	300	216	1,169	3,774	-0-	-0-		323
22	-0-	9,847	-0-	120	380	551	2,739	6,057	-0-	-0-		324
100	-0-	6,136	-0-	80	280	158	1,833	3,785	-0-	-0-		325
188	15	16,106	-0-	200	800	461	2,689	11,918	-0-	38		326

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock of Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	(Valuation Reserves)
327	Mediapolis	Mediapolis Savings Bank	971	6,594	3,155	11,321	(71)
328	Melbourne	Melbourne Savings Bank	954	660	2,688	13,894	(41)
329	Melvin	Melvin Savings Bank	509	1,499	1,036	6,695	(80)
330	Merrill	Farmers State Bank	323	2,795	752	5,276	(71)
331	Miles	Miles Savings Bank	361	2,234	1,133	6,761	(65)
332	Milford	Dickinson County Savings Bank	640	2,007	1,338	10,104	(26)
333	Mineola	Mineola State Bank	205	1,295	344	3,154	(37)
334	Mingo	The Mingo Trust & Savings Bank	205	710	498	5,289	(19)
335	Missouri Valley	Peoples State Bank	898	2,649	3,124	7,477	(30)
336	Mitchellville	Farmers Savings Bank	515	2,801	208	7,789	(65)
337	Mondamin	Mondamin Savings Bank	226	3,050	21	1,074	(20)
338	Monona	Union State Bank	710	1,343	2,615	8,446	(24)
339	Monroe	Monroe State Bank	919	1,254	544	4,342	(18)
340	Montezuma	Montezuma State Bank	489	3,970	2,265	7,629	(26)
341	Montezuma	Peoples Savings Bank	952	1,976	1,261	6,143	(55)
342	Monticello	Monticello State Bank	6,022	11,978	18,105	51,739	(473)
343	Moorhead	Moorhead State Bank	379	747	203	3,430	(36)
344	Morning Sun	Iowa State Bank	1,263	2,247	1,129	8,370	(90)
345	Mt. Auburn	Mt. Auburn Savings Bank	291	1,978	318	2.543	(27)
346	Mount Ayr	Security State Bank	1,150	6,303	4,012	16,501	(77)
347	Mt. Pleasant	Henry County Savings Bank	2,859	4,850	4,957	23,764	(133)
348	Mt. Pleasant	Mt. Pleasant Bank & Trust Co.	4,611	1,418	1,143	24,060	(79)
349	Mt. Vernon	Mt. Vernon Bank & Trust Co.	813	2,652	1,708	12,289	(68)
350	Moville	The First Trust & Savings Bank	1,139	5,988	1,347	9,359	(82)
351	Muscatine	Central State Bank	6,670	13,134	18,395	47,161	(401)
352	Nashua	First Nashua State Bank	866	7,265	2,345	9,259	(95)
353	Neola	Farmers & Merchants State Bank	516	3,794	1,564	7,328	(8)
354	Nevada	State Bank & Trust Co.	2,351	2,813	6,494	15,108	(95)
355	New Albin	New Albin Savings Bank	552	3,848	1,168	4,316	(75)
356	New Hampton	Security State Bank	1,393	6,226	3,551	10,949	(112)
357	New Sharon	Taintor Savings Bank	893	1,810	2,512	11,856	(141)
358	New Vienna	New Vienna Savings Bank	326	2,083	549	4,392	(53)
359	Newton	Jasper County Savings Bank	6,971	2,500	13,861	54,548	(489)
360	Nora Springs	First State Bank	879	1,248	1,817	7,056	(35)
361	North English	Farmers Savings Bank	386	885	703	5,302	(16)
362	Northwood	Northwood State Bank	864	3,093	1,801	13,007	(149)
363	Norwalk	Norwalk Cumming State Bank	856	2,597	1,689	5,295	(28)
364	Norway	Benton County Savings Bank	347	799	336	6,099	(57)
365	Oakland	Citizens State Bank	823	1,959	3,578	13,103	(160)
366	Oakland	Oakland Savings Bank	793	1,499	2,170	12,846	(147)
367	Ocheyedan	Ocheyedan Savings Bank	411	1,197	1,759	5,956	(59)
368	Odebolt	Odebolt State Bank	749	4,674	631	3,099	(131)
369	Oelwein	Oelwein State Bank	1,400	792	5,332	24,186	(247)
370	Ogden	City State Bank	1,140	7,970	2,510	8,171	(51)
371	Onawa	Onawa State Bank	1,850	2,778	3,772	22,990	(148)
372	Onslow	Onslow Savings Bank	156	797	801	4,494	(31)
373	Orange City	Northwestern State Bank	2,686	3,844	2,760	30,635	(408)
374	Orange City	Sioux County State Bank	600	950	160	8,512	(92)
375	Osage	The Home Trust & Savings Bank	1,317	8,074	3,409	13,722	(78)
376	Osceola	Clarke County State Bank	1,730	5,966	6,349	20,275	(197)
377	Osceola	Osceola State Bank & Trust Company	575	943	10	4,696	(27)
378	Oskaloosa	Iowa Trust & Savings Bank	1,551	3,667	3,699	21,698	(260)
379	Oskaloosa	Mahaska State Bank	4,774	4,911	10,301	40,733	(168)
380	Ossian	The Ossian State Bank	582	1,044	2,168	3,853	-0-
381	Ottumwa	South Ottumwa Savings Bank	2,183	9,298	7,836	24,068	(66)
382	Ottumwa	Union Bank & Trust Co.	8,174	3,016	23,416	65,397	(622)
383	Oxford	First Trust & Savings Bank	701	1,055	1,210	5,573	(17)
384	Packwood	Farmers Savings Bank	327	1,107	712	4,406	(66)
385	Palmer	Palmer State Bank	360	3,287	991	3,209	(21)
386	Palo	Palo Savings Bank	323	205	674	3,701	(38)
387	Panora	Panora State Bank	412	2,568	850	4,943	(49)
388	Parkersburg	Parkersburg State Bank	961	2,450	5,890	13,284	(49)
389	Paton	Community State Bank	488	3,721	454	4,863	(30)
390	Pella	Marion County State Bank	1,578	7,368	3,755	18,378	(192)
391	Perry	Perry State Bank	2,885	1,875	5,896	30,712	(53)

SHOWING CONDITIONS AS OF JUNE 30, 1979

Real & Personal Property for Banking Use	Other Assets	Totals	Capital Notes and Debentures	Capital	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities		Guide No.
70	-0-	22,040	-0-	300	800	992	4,777	15,054	92	25		327
82	443	18,680	-0-	200	600	723	2,737	12,989	1,200	231		328
60	-0-	9,719	-0-	60	440	620	2,711	5,638	250	-0-		329
49	-0-	9,124	-0-	100	400	498	2,782	5,325	-0-	19		330
83	246	10,753	-0-	150	350	601	2,254	7,206	-0-	192		331
105	363	14,531	-0-	100	600	459	4,037	8,821	400	114		332
35	-0-	4,996	-0-	50	200	98	1,237	3,411	-0-	-0-		333
32	4	6,719	-0-	60	240	180	1,237	4,393	600	9		334
437	7	14,562	-0-	157	358	838	3,696	9,513	-0-	-0-		335
256	-0-	11,504	-0-	200	300	289	3,021	7,689	-0-	5		336
64	-0-	4,415	-0-	70	130	252	1,275	2,688	-0-	-0-		337
195	55	13,340	-0-	105	595	315	2,432	9,306	550	37		338
53	6	7,100	-0-	75	175	528	2,473	3,841	-0-	8		339
40	3	14,370	-0-	120	480	575	2,733	10,438	-0-	24		340
122	-0-	10,399	-0-	100	300	338	2,981	6,517	150	13		341
515	1,705	89,591	-0-	800	1,200	7,893	18,962	58,447	1,032	1,257		342
-0-	-0-	4,732	-0-	60	240	221	1,773	2,438	-0-	-0-		343
59	3	12,981	-0-	100	450	372	3,296	8,763	-0-	-0-		344
104	3	5,210	-0-	90	210	198	961	3,749	-0-	2		345
115	534	28,538	-0-	400	400	1,706	6,571	17,936	1,200	325		346
912	606	37,815	-0-	400	1,100	1,378	9,941	24,740	-0-	256		347
676	1,370	33,199	-0-	300	850	1,154	9,267	20,703	650	275		348
184	187	17,765	-0-	200	700	501	4,698	11,228	400	38		349
74	-0-	17,825	-0-	200	800	659	5,010	11,156	-0-	-0-		350
999	763	86,721	-0-	1,000	1,000	6,979	19,235	57,252	365	890		351
28	-0-	19,668	-0-	175	375	818	4,143	14,157	-0-	-0-		352
105	26	13,325	-0-	300	300	734	4,114	7,447	400	30		353
130	514	27,315	-0-	400	1,600	1,168	6,152	17,736	-0-	259		354
75	-0-	9,884	-0-	100	475	291	1,700	7,318	-0-	-0-		355
214	-0-	22,222	300	140	410	854	3,302	16,915	300	-0-		356
146	91	17,167	-0-	150	450	614	3,941	11,745	250	17		357
33	-0-	7,330	-0-	75	175	498	1,410	5,161	11	-0-		358
543	1,265	79,199	-0-	500	2,000	3,155	19,133	49,106	2,500	2,805		359
32	7	11,004	-0-	100	400	431	2,246	7,810	-0-	17		360
38	-0-	7,298	-0-	80	320	169	1,884	4,833	-0-	12		361
292	6	18,914	-0-	450	550	483	3,737	13,667	-0-	27		362
21	156	10,586	-0-	150	350	539	4,221	4,881	350	95		363
35	121	7,680	-0-	85	365	152	1,489	5,103	400	86		364
283	493	20,079	-0-	250	300	1,022	3,810	14,498	-0-	199		365
369	382	17,912	-0-	160	810	455	3,535	12,797	-0-	155		366
84	12	9,360	-0-	100	400	387	2,500	5,269	700	4		367
-0-	-0-	9,022	-0-	100	300	661	2,154	5,783	-0-	24		368
428	689	32,580	-0-	200	1,000	1,660	6,589	22,589	120	422		369
26	-0-	19,766	-0-	150	1,350	607	4,532	13,016	86	25		370
180	760	32,182	-0-	300	1,200	1,344	7,800	21,016	230	292		371
8	14	6,239	-0-	60	340	168	1,176	4,475	4	16		372
285	1,195	40,997	-0-	400	900	1,406	7,597	28,590	1,621	483		373
431	174	10,735	-0-	300	300	317	1,836	7,646	191	145		374
122	7	26,573	-0-	200	500	1,232	4,897	18,742	969	33		375
340	392	34,855	-0-	600	600	1,875	9,287	22,186	-0-	307		376
135	131	6,463	-0-	200	200	135	1,739	4,118	-0-	71		377
682	520	31,557	-0-	400	1,100	1,018	8,137	20,488	-0-	414		378
590	1,430	62,571	-0-	500	1,500	2,559	15,371	40,946	900	795		379
31	-0-	7,678	-0-	70	380	311	2,051	4,866	-0-	-0-		380
219	613	44,151	-0-	800	800	2,159	8,305	31,553	73	461		381
923	1,632	101,936	-0-	1,500	1,500	5,351	23,768	68,369	382	1,066		382
71	-0-	8,593	-0-	100	300	495	1,917	5,741	-0-	40		383
213	32	6,731	-0-	50	300	303	1,581	4,497	-0-	-0-		384
10	-0-	7,836	-0-	108	292	593	2,067	4,770	-0-	6		385
85	86	5,036	-0-	100	200	107	1,288	3,286	-0-	55		386
212	6	8,942	-0-	150	300	294	2,155	5,619	400	24		387
76	428	23,040	-0-	150	600	1,183	4,017	15,214	1,550	321		388
13	4	9,513	-0-	150	300	353	1,355	7,342	-0-	13		389
236	451	31,574	-0-	432	650	1,413	6,523	22,068	125	363		390
261	721	42,297	-0-	600	1,400	845	8,207	30,633	148	464		391

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock of Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	(Valuation Reserves)
392	Persia	Home Savings Bank	221	1,546	-0-	1,863	(20)
393	Peterson	Peterson State Bank	592	2,807	192	2,846	(34)
394	Pierson	Farmers Savings Bank	638	3,886	290	5,257	(3)
395	Pilot Grove	Pilot Grove Savings Bank	642	1,150	2,601	13,414	(0)
396	Pisgah	The Pisgah Savings Bank	398	646	69	3,660	(41)
397	Plainfield	Farmers State Bank	462	1,599	174	6,256	(66)
398	Pleasantville	Pleasantville State Bank	497	2,243	1,086	5,786	(16)
399	Pocahontas	Commercial State Bank	1,954	426	1,825	22,146	(131)
400	Pocahontas	Pocahontas State Bank	1,217	2,453	1,754	9,817	(20)
401	Polk City	Polk City Savings Bank	719	2,279	230	5,021	(15)
402	Pomeroy	Pomeroy State Bank	449	1,909	1,025	5,234	(33)
403	Portsmouth	State Bank of Portsmouth	543	3,170	1,035	7,354	(84)
404	Postville	Citizens State Bank	1,160	2,009	1,450	12,139	(68)
405	Postville	Postville State Bank	699	7,127	1,382	5,578	(42)
406	Preston	Farmers Savings Bank	501	1,602	557	5,904	(48)
407	Primghar	Primghar Savings Bank	591	1,135	604	7,305	(85)
408	Princeton	Farmers Savings Bank	702	1,153	60	7,413	(19)
409	Protivin	Bohemian Savings Bank	223	1,118	123	3,110	(12)
410	Radcliffe	Security State Bank	670	1,102	780	5,256	(0)
411	Rake	State Savings Bank	409	1,360	-0-	4,055	(36)
412	Randolph	Randolph State Bank	984	1,579	1,184	7,381	(55)
413	Readlyn	The Readlyn Savings Bank	657	2,606	1,440	5,418	(48)
414	Red Oak	Houghton State Bank	1,832	1,175	9,309	35,178	(318)
415	Reinbeck	Lincoln Savings Bank	1,413	3,318	3,015	21,064	(225)
416	Remsen	Farmers Savings Bank	634	3,076	214	16,829	(87)
417	Remsen	First Trust & Savings Bank	801	4,582	2,573	10,947	(102)
418	Renwick	Renwick Savings Bank	511	1,593	1,142	8,344	(85)
419	Ricketts	Farmers Savings Bank	184	758	9	4,920	(52)
420	Ridgeway	Farmers State Bank	421	2,974	435	3,431	(37)
421	Rippey	Rippey Savings Bank	319	4,745	41	3,071	(24)
422	Riverside	Peoples Trust and Savings Bank	260	1,030	401	5,123	(14)
423	Riverton	Nishna Valley State Bank	178	400	-0-	3,589	(13)
424	Rock Rapids	Lyon County State Bank	1,175	609	3,111	16,925	(163)
425	Rock Rapids	Rock Rapids State Bank	1,852	2,299	2,144	18,595	(98)
426	Rock Valley	Peoples Bank and Trust	357	1,599	220	7,771	(71)
427	Rock Valley	Valley State Bank	1,448	400	2,519	23,392	(125)
428	Rockford	The First State Bank	646	749	900	7,598	(26)
429	Rockwell	Community State Bank	992	2,825	994	4,865	(32)
430	Rockwell City	Union State Bank	729	3,413	1,765	9,911	(43)
431	Roland	Roland State Bank	173	1,900	1,265	4,749	(48)
432	Rolfe	Rolfe State Bank	1,159	2,945	1,280	8,172	(37)
433	Rowley	The Rowley Savings Bank	544	898	766	4,850	(48)
434	Royal	Home State Bank	351	802	1,488	7,200	(34)
435	Ruthven	Ruthven State Bank	758	3,131	869	4,944	(26)
436	Sac City	Citizens Savings Bank	518	3,203	1,880	12,754	(134)
437	Sac City	Sac City State Bank	1,229	5,046	3,575	16,431	(96)
438	St. Ansgar	St. Ansgar State Bank	1,640	6,566	3,525	13,325	(154)
439	Sanborn	Sanborn Savings Bank	488	3,091	1,195	8,217	(41)
440	Schaller	State Bank of Schaller	399	613	862	6,237	(68)
441	Schleswig	Farmers State Bank	823	919	1,467	20,720	(229)
442	Scranton	Security Savings Bank	3,057	3,629	1,534	11,600	(69)
443	Sergeant Bluff	Pioneer Valley Savings Bank	589	1,499	658	5,803	(55)
444	Seymour	Seymour State Bank	420	2,464	1,070	6,106	(0)
445	Sheffield	Sheffield Savings Bank	736	3,433	3,383	8,973	(99)
446	Shelby	Farmers Savings Bank	493	1,532	1,005	10,226	(15)
447	Sheldon	Citizens State Bank	994	1,099	1,386	13,040	(129)
448	Sheldon	Security State Bank	1,704	1,425	4,465	28,098	(297)
449	Shell Rock	Security State Bank	1,329	600	1,049	8,015	(18)
450	Shenandoah	The Security Trust & Savings Bank	1,805	4,762	2,417	13,733	(132)
451	Sibley	Sibley State Bank	989	1,975	1,486	13,709	(40)
452	Sidney	Fremont County Savings Bank	605	1,000	4,242	12,393	(136)
453	Sigourney	First Trust & Union Savings Bank	906	4,304	2,346	14,700	(136)
454	Sigourney	Keokuk County State Bank	994	699	1,319	16,749	(51)
455	Sioux Center	American State Bank	2,191	1,947	1,703	29,002	(335)
456	Sioux City	Morningside State Bank	901	3,201	877	15,052	(156)

SHOWING CONDITIONS AS OF JUNE 30, 1979

Real & Personal Property for Banking Use	Other Assets	Totals	Capital Notes and Debentures	Capital	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities		Guide No.
5	8	3,623	-0-	50	200	196	1,301	1,875	-0-	1		392
43	-0-	6,446	-0-	120	220	182	1,099	4,814	11	-0-		393
59	4	10,048	-0-	100	450	266	2,447	6,774	-0-	11		394
78	2	17,887	-0-	360	540	1,062	4,041	11,524	300	60		395
44	88	4,864	-0-	50	150	219	1,242	3,174	-0-	29		396
37	-0-	8,462	-0-	90	310	286	1,908	5,868	-0-	-0-		397
82	188	9,866	-0-	200	300	217	1,846	7,124	76	103		398
98	-0-	26,318	-0-	500	1,300	556	5,446	18,172	206	138		399
42	335	15,598	-0-	200	800	333	2,487	11,514	47	217		400
138	75	8,447	-0-	130	320	294	1,354	6,045	300	4		401
216	10	8,810	-0-	50	350	423	3,056	4,182	700	49		402
78	4	12,100	-0-	100	400	427	2,204	8,969	-0-	-0-		403
58	27	16,775	-0-	100	500	896	3,359	11,686	159	75		404
406	-0-	15,150	-0-	100	500	672	2,511	11,326	34	7		405
71	143	8,730	-0-	80	340	285	1,789	6,103	-0-	133		406
60	4	9,614	-0-	90	360	278	2,339	6,547	-0-	-0-		407
95	210	9,614	-0-	100	400	218	1,558	7,255	-0-	83		408
	-0-	4,562	-0-	30	180	267	961	3,115	-0-	9		409
21	-0-	7,829	-0-	100	225	361	1,402	5,719	10	12		410
95	-0-	5,883	-0-	70	230	157	1,909	3,512	-0-	5		411
13	-0-	11,086	-0-	120	350	400	2,254	7,934	-0-	28		412
47	-0-	10,120	-0-	50	400	487	2,040	7,143	-0-	-0-		413
182	1,090	48,448	-0-	400	1,100	2,446	11,117	32,376	250	759		414
288	615	29,488	-0-	400	1,000	952	5,353	21,322	50	411		415
27	3	20,696	-0-	200	900	528	4,731	14,286	-0-	51		416
73	389	19,263	-0-	300	600	687	4,306	13,140	-0-	230		417
91	-0-	11,596	-0-	150	400	413	1,730	8,876	27	-0-		418
38	173	6,030	-0-	120	170	105	842	4,727	-0-	66		419
26	-0-	7,250	-0-	25	325	159	1,403	5,338	-0-	-0-		420
6	-0-	8,158	-0-	100	300	203	1,710	5,844	-0-	1		421
41	22	6,863	-0-	50	350	144	1,745	4,567	-0-	7		422
99	-0-	4,253	-0-	25	225	32	1,177	2,794	-0-	-0-		423
62	482	22,201	-0-	225	1,025	449	3,825	16,327	51	299		424
590	586	25,968	-0-	400	800	568	4,568	17,487	1,600	545		425
339	262	10,477	-0-	200	400	121	1,329	8,029	200	198		426
540	858	29,032	-0-	400	500	1,616	6,955	19,049	97	415		427
93	41	10,001	-0-	120	400	357	2,152	6,956	-0-	16		428
-0-	-0-	9,644	-0-	50	425	375	1,831	6,920	31	12		429
30	4	15,809	-0-	100	400	711	2,777	11,815	-0-	6		430
76	1	8,116	-0-	100	400	238	995	6,371	-0-	12		431
98	28	13,645	-0-	200	700	402	3,276	9,043	6	18		432
164	3	7,177	-0-	90	260	228	1,586	5,013	-0-	-0-		433
61	-0-	9,868	-0-	200	450	365	1,673	7,144	13	23		434
42	19	9,737	-0-	75	275	461	2,603	6,297	-0-	26		435
168	383	18,772	-0-	200	600	543	3,233	13,144	900	152		436
428	557	27,170	-0-	500	700	786	6,061	18,743	199	181		437
202	5	25,109	-0-	500	500	691	3,936	19,367	115	-0-		438
121	323	13,394	-0-	225	475	357	3,237	8,866	-0-	234		439
72	35	8,150	-0-	200	200	753	2,339	4,658	-0-	-0-		440
335	721	24,756	-0-	400	500	695	3,502	19,131	-0-	528		441
100	269	20,120	-0-	400	400	347	2,390	13,415	3,000	168		442
47	117	8,658	-0-	190	190	286	2,727	5,225	-0-	40		443
158	209	10,427	-0-	100	250	479	2,119	6,814	500	165		444
101	1	16,528	-0-	150	850	592	3,665	10,550	700	21		445
197	14	13,452	-0-	250	250	712	2,499	9,689	-0-	52		446
396	39	16,825	-0-	200	700	366	3,914	11,489	112	44		447
102	766	36,263	-0-	255	1,000	1,894	7,733	24,781	189	411		448
103	7	11,085	-0-	50	500	971	2,616	6,925	-0-	23		449
274	1	22,860	-0-	180	400	1,338	7,766	13,151	-0-	25		450
202	413	18,734	-0-	200	500	824	4,194	12,723	-0-	293		451
50	394	18,548	-0-	250	250	976	4,089	11,669	1,125	189		452
312	460	22,892	143	300	700	488	3,531	17,422	-0-	308		453
145	31	19,886	-0-	240	760	557	3,663	14,644	-0-	22		454
486	784	35,778	-0-	600	600	1,192	6,225	26,755	-0-	406		455
304	405	20,584	50	550	300	459	4,481	13,041	1,490	213		456

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock of Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	(Valuation Reserves)
457	Sioux City	Valley State Bank	587	4,997	327	5,708	(26)
458	Sioux Rapids	First State Bank	652	2,476	743	6,730	(133)
459	Slater	South Story Bank & Trust	622	2,512	671	7,330	(27)
460	Sloan	Sloan State Bank	355	359	1,999	6,604	(50)
461	Soldier	Soldier Valley Savings Bank	471	274	462	3,268	(36)
462	Solon	Solon State Bank	666	771	1,583	9,194	(100)
463	Somers	Somers Savings Bank	505	4,138	1,109	7,121	(42)
464	South English	White State Bank	581	1,492	508	3,965	(0)
465	Spencer	Farmers Trust & Savings Bank	2,034	1,655	5,258	29,258	(150)
466	Spillville	Citizens Savings Bank	380	1,943	1,643	3,717	(39)
467	Spirit Lake	First Bank and Trust	1,522	3,353	1,917	14,063	(45)
468	Spirit Lake	The State Bank	738	2,753	1,245	5,770	(16)
469	Springville	The Exchange State Bank	151	1,306	764	3,915	(34)
470	Stacyville	Stacyville Savings Bank	408	2,492	899	4,048	(19)
471	Stanhope	Farmers State Bank	368	2,027	701	4,024	(61)
472	Stanton	Security State Bank	376	1,549	622	5,073	(48)
473	Stanwood	Union Trust and Savings Bank	573	646	3,127	11,844	(89)
474	State Center	Central State Bank	1,088	2,475	2,186	10,920	(102)
475	Storm Lake	Security Trust & Savings Bank	2,384	5,460	2,546	14,249	(157)
476	Storm Lake	The Commercial Trust & Savings Bank	2,230	3,911	3,456	18,429	(149)
477	Story City	Randall-Story State Bank	704	1,386	2,250	12,517	(133)
478	Story City	Story County State Bank	1,093	3,394	1,950	15,544	(50)
479	Stratford	The Farmers Savings Bank	505	1,689	994	5,284	(51)
480	Strawberry Point	Union Bank & Trust Co.	659	1,899	4,003	11,184	(132)
481	Struble	Farmers Savings Bank	150	530	-0-	1,072	-0-
482	Stuart	First State Bank	703	2,958	2,155	12,715	(38)
483	Sutherland	Security State Bank	380	2,130	1,174	5,249	(18)
484	Swea City	Swea City State Bank	472	1,897	703	4,630	(55)
485	Swisher	Swisher Trust & Savings Bank	639	238	1,449	10,075	(41)
486	Tabor	First State Bank	626	1,729	717	5,339	(13)
487	Tama	Tama State Bank	971	1,098	5,031	19,355	(102)
488	Teeds Grove	Teeds Grove Savings Bank	414	1,423	610	6,827	(67)
489	Templeton	Templeton Savings Bank	906	1,406	782	7,254	(23)
490	Thompson	Peoples State Bank	340	100	16	2,203	(0)
491	Thornton	The First State Bank	869	1,449	2,334	12,108	(34)
492	Thurman	Thurman State Bank	279	1,050	401	2,684	(38)
493	Tingley	The Tingley State Savings Bank	820	1,635	787	7,049	(89)
494	Tipton	Tipton State Bank	1,086	7,282	4,695	17,264	(126)
495	Titonka	Titonka Savings Bank	1,084	4,766	2,192	11,501	(40)
496	Toledo	The State Bank of Toledo	1,418	5,684	4,702	14,892	(95)
497	Traer	Farmers Savings Bank	2,874	4,142	10,191	14,333	(57)
498	Traer	The First Community Bank & Trust	624	1,928	1,435	13,866	(44)
499	Treynor	Treynor State Bank	404	715	833	7,436	(98)
500	Tripoli	American Savings Bank	554	3,246	1,748	7,044	(36)
501	Union	Union-Whitten State Savings Bank	580	3,992	3,843	5,022	(51)
502	Urbana	Urbana Savings Bank	356	517	447	4,409	(60)
503	Urbandale	Brenton Bank & Trust	2,230	1,755	1,069	12,410	(22)
504	Ute	Ute State Bank	180	2,137	346	2,874	(23)
505	Van Horne	Van Horne Savings Bank	730	2,414	1,557	6,591	(67)
506	Victor	Farmers Savings Bank	1,080	2,504	632	8,905	(89)
507	Victor	Victor State Bank	289	842	721	4,301	(78)
508	Vincent	Farmers Savings Bank	215	1,112	205	2,168	(24)
509	Vinton	Brenton Bank & Trust Co. of Vinton	1,058	1,551	3,071	16,108	(74)
510	Vinton	State Bank of Vinton	5,227	888	2,391	21,705	(257)
511	Walcott	Walcott Trust & Savings Bank	974	2,042	3,327	12,085	(85)
512	Walford	Farmers Savings Bank	207	596	1,023	6,974	(100)
513	Walker	Walker State Bank	420	696	885	4,179	(39)
514	Wall Lake	Wall Lake Savings Bank	1,718	1,807	3,593	18,563	(107)
515	Walnut	Walnut State Bank	751	5,535	268	2,894	(39)
516	Wapello	State Bank of Wapello	1,291	2,232	2,917	11,158	(51)
517	Washington	Washington State Bank	1,449	5,963	5,185	19,417	(108)
518	Waterloo	Peoples Bank & Trust Co.	6,475	14,938	15,138	60,038	(603)
519	Waterloo	The Waterloo Savings Bank	9,292	15,484	23,710	70,789	(684)
520	Watkins	The Watkins Savings Bank	257	596	521	3,853	(17)
521	Waukon	Farmers & Merchants Savings Bank	687	2,205	4,489	12,806	(87)

SHOWING CONDITIONS AS OF JUNE 30, 1979

Real & Personal Property for Banking Use	Other Assets	Totals	Capital Notes and Debentures	Capital	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities		Guide No.
247	210	12,350	-0-	150	350	541	2,323	8,913	-0-	73		457
8	-0-	10,476	-0-	75	300	439	2,776	6,845	41	-0-		458
63	41	11,212	-0-	100	500	375	2,483	7,715	-0-	39		459
81	176	9,524	-0-	300	400	267	2,719	5,756	-0-	82		460
25	-0-	4,464	-0-	60	190	168	1,463	2,583	-0-	-0-		461
211	2	12,327	-0-	100	550	782	2,890	7,948	53	4		462
62	69	12,962	-0-	200	400	455	2,136	9,752	-0-	19		463
79	-0-	6,625	-0-	50	350	241	2,270	3,714	-0-	-0-		464
481	902	39,438	-0-	400	1,100	1,851	7,766	27,730	192	399		465
134	-0-	7,778	-0-	45	255	364	1,824	5,290	-0-	-0-		466
284	21	21,115	-0-	200	800	751	5,609	13,613	47	95		467
15	108	10,613	-0-	200	250	539	3,412	6,089	102	21		468
37	-0-	6,139	-0-	50	350	219	1,361	4,127	13	19		469
1	-0-	7,829	-0-	100	400	407	1,673	5,117	100	-0-		470
79	-0-	7,138	-0-	100	350	313	1,228	5,143	-0-	4		471
35	-0-	7,607	-0-	100	400	262	1,650	5,177	15	3		472
143	6	16,250	-0-	200	700	664	3,786	10,870	30	-0-		473
118	8	16,693	-0-	300	1,000	701	3,992	10,376	300	24		474
73	-0-	24,555	-0-	150	850	820	5,721	16,814	200	-0-		475
123	8	28,008	-0-	400	600	1,143	6,267	18,598	1,000	-0-		476
392	416	17,532	-0-	200	700	359	2,883	12,485	511	394		477
165	-0-	22,096	-0-	400	1,100	387	3,770	16,382	-0-	57		478
35	69	8,525	-0-	120	380	229	1,537	5,833	376	50		479
72	-0-	17,685	-0-	200	800	844	3,441	12,100	300	-0-		480
-0-	-0-	1,752	-0-	25	135	80	332	1,180	-0-	-0-		481
209	2	18,704	-0-	200	800	708	3,324	13,487	150	35		482
76	-0-	8,991	-0-	100	300	307	1,940	6,334	-0-	10		483
45	26	7,718	-0-	100	300	189	2,157	4,672	300	-0-		484
160	19	12,539	-0-	180	200	734	2,198	9,200	-0-	27		485
46	-0-	8,444	-0-	45	330	346	2,204	5,481	17	21		486
453	867	27,673	750	600	1,000	691	4,898	19,326	131	277		487
40	2	9,249	-0-	150	300	178	1,813	6,808	-0-	-0-		488
36	5	10,366	-0-	75	350	345	2,338	6,922	300	36		489
42	4	2,705	-0-	50	130	57	2,466	-0-	-0-	2		490
143	482	17,351	-0-	300	700	294	2,667	12,316	900	174		491
5	2	4,383	-0-	75	175	268	1,456	2,409	-0-	-0-		492
72	216	10,490	-0-	160	160	318	2,349	7,405	-0-	98		493
314	597	31,112	-0-	600	800	1,043	4,944	22,667	650	408		494
85	1	19,589	-0-	120	720	760	4,108	13,839	-0-	42		495
456	488	27,545	-0-	480	770	1,234	5,148	19,509	119	285		496
385	789	32,657	-0-	350	1,200	1,016	4,942	24,675	-0-	474		497
229	352	18,390	190	350	650	326	2,565	13,547	482	280		498
32	4	9,326	-0-	100	400	303	2,819	5,704	-0-	-0-		499
52	6	12,614	-0-	200	200	818	2,729	8,659	-0-	8		500
107	288	13,781	-0-	300	500	486	2,886	9,392	20	197		501
33	2	5,704	-0-	80	170	360	1,716	3,378	-0-	-0-		502
212	213	17,867	175	450	315	212	4,064	12,294	208	149		503
23	-0-	5,537	-0-	100	200	254	1,259	3,724	-0-	-0-		504
49	6	11,280	-0-	120	480	550	2,529	7,590	-0-	11		505
102	-0-	13,134	-0-	300	500	248	2,743	9,343	-0-	-0-		506
14	13	6,102	-0-	60	240	227	1,191	4,384	-0-	-0-		507
-0-	-0-	4,337	-0-	60	200	284	1,745	2,048	-0-	-0-		508
274	517	22,505	200	250	850	256	4,568	15,773	357	251		509
199	713	30,866	-0-	520	600	2,085	6,278	20,836	29	518		510
107	6	18,456	-0-	200	1,100	930	2,740	13,267	219	-0-		511
31	4	8,735	-0-	75	450	341	1,478	6,335	45	11		512
66	7	6,214	-0-	100	300	129	1,954	3,731	-0-	-0-		513
238	461	26,273	-0-	75	1,575	949	5,129	17,515	728	302		514
-0-	-0-	9,409	-0-	100	400	326	1,649	6,934	-0-	-0-		515
69	14	17,630	-0-	300	500	720	3,567	12,482	-0-	61		516
221	516	32,643	-0-	800	800	986	7,107	22,453	-0-	497		517
1,421	934	98,341	750	500	2,000	3,649	25,890	63,747	1,165	640		518
2,874	1,226	122,691	-0-	2,800	2,800	5,642	31,302	78,088	1,197	862		519
138	-0-	5,348	-0-	50	250	342	929	3,770	-0-	7		520
96	2	20,198	-0-	100	750	738	3,437	15,127	4	42		521

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock of Federal Reserve Bank)	Loans and Discounts (Including Overdrafts)	(Valuation Reserves)
522	Waukon	Waukon State Bank	1,186	4,878	5,109	21,247	(183)
523	Waverly	State Bank of Waverly	1,954	2,958	4,862	25,452	(113)
524	Wayland	Wayland State Bank	371	782	720	6,556	(76)
525	Webb	Citizens State Bank	306	1,990	457	4,176	(45)
526	Webster City	First State Bank	3,082	3,881	4,011	19,185	(136)
527	Wellman	Wellman Savings Bank	425	3,557	507	7,123	(42)
528	Wellsburg	Peoples Savings Bank	1,571	2,523	1,917	10,667	(59)
529	Wesley	Exchange State Bank	379	537	1,059	7,595	(53)
530	West Bend	Iowa State Bank	1,482	498	1,772	11,769	(140)
531	West Branch	West Branch State Bank	798	349	4,759	15,685	(34)
532	West Burlington	West Burlington Savings Bank	949	4,649	1,901	6,215	(22)
533	West Chester	West Chester Savings Bank	309	2,591	130	3,271	(43)
534	West Des Moines	West Des Moines State Bank	4,434	3,979	8,851	53,078	(312)
535	West Liberty	West Liberty State Bank	1,047	5,596	4,218	15,260	(126)
536	West Union	Farmers Savings Bank	952	2,807	1,079	8,567	(46)
537	Westside	Westside State Savings Bank	642	848	168	6,950	(86)
538	Wever	Farmers Savings Bank	447	2,330	929	4,747	(50)
539	What Cheer	First State Bank of What Cheer	394	3,592	65	2,358	-0-
540	Wheatland	Wheatland First Trust and Savings Bank	1,239	801	2,166	15,421	(73)
541	Whiting	Community State Bank	133	1,734	32	2,277	(26)
542	Whittemore	Farmers State Bank	478	1,742	1,001	4,167	(42)
543	Williams	Williams Savings Bank	712	2,397	821	6,291	(30)
544	Williamsburg	Farmers Trust & Savings Bank	1,067	5,548	2,912	18,806	(87)
545	Williamsburg	Security Savings Bank	643	901	1,935	12,064	(113)
546	Wilton	Wilton Savings Bank	1,474	2,295	6,068	14,468	(28)
547	Winfield	Peoples State Bank	290	992	388	5,065	(15)
548	Winterset	Farmers & Merchants State Bank	1,369	4,989	5,269	14,241	(74)
549	Winterset	Union State Bank	1,161	1,408	4,481	29,740	(278)
550	Winthrop	Peoples State Bank	334	2,433	2,536	3,401	(55)
551	Worthington	State Bank of Worthington	438	1,764	852	3,896	(64)
552	Wyoming	Citizens State Bank	869	4,877	2,873	11,505	(50)
553	Yale	Farmers State Bank	406	2,698	835	5,708	(27)
554	Zearing	Tri-County State Bank	334	857	841	4,398	(61)

SHOWING CONDITIONS AS OF JUNE 30, 1979

Real & Personal Property for Banking Use	Other Assets	Totals	Capital Notes and Debentures	Capital	Surplus	Undivided Profits and Reserves	Demand Deposits	Time and Savings Deposits	Bills Payable and Rediscounts	Other Liabilities		Guide No.
286	759	33,282	-0-	350	1,450	984	5,970	23,761	350	417		522
491	526	36,130	-0-	400	1,200	1,778	6,679	25,389	368	316		523
274	-0-	8,627	-0-	100	400	219	2,450	5,458	-0-	-0-		524
121	26	7,031	-0-	30	320	210	1,527	4,619	310	15		525
544	604	31,171	-0-	600	900	946	9,599	17,888	1,025	213		526
54	17	11,641	-0-	115	385	471	2,648	7,150	849	23		527
74	12	16,705	-0-	250	500	852	3,086	11,995	-0-	22		528
76	7	9,600	-0-	180	320	464	2,076	6,187	330	43		529
24	129	15,534	-0-	300	400	328	5,213	9,204	89	-0-		530
414	62	22,033	-0-	200	1,100	1,148	3,564	15,904	78	39		531
147	180	14,019	-0-	100	400	845	2,974	9,600	-0-	100		532
2	2	7,262	-0-	150	300	195	1,494	5,123	-0-	-0-		533
187	948	71,165	-0-	1,440	1,810	2,524	23,125	40,263	1,028	975		534
229	456	26,680	-0-	200	1,000	877	5,415	18,507	419	262		535
97	-0-	13,456	150	210	230	419	2,459	9,970	-0-	18		536
29	-0-	8,551	-0-	150	250	252	2,791	5,108	-0-	-0-		537
88	2	8,493	-0-	100	400	361	1,904	5,728	-0-	-0-		538
1	-0-	6,410	-0-	50	175	457	1,566	4,157	-0-	5		539
70	406	20,030	-0-	300	700	709	3,852	14,179	-0-	290		540
33	6	4,189	-0-	90	180	96	1,223	2,600	-0-	-0-		541
50	-0-	7,396	-0-	100	250	582	1,780	4,684	-0-	-0-		542
37	-0-	10,228	-0-	100	550	300	2,261	6,993	-0-	24		543
482	585	29,313	-0-	425	875	625	4,320	22,218	400	450		544
153	312	15,895	-0-	150	500	537	3,332	10,941	250	185		545
376	382	25,035	-0-	400	800	865	4,859	17,365	376	370		546
92	-0-	6,812	-0-	100	225	149	1,685	4,640	-0-	13		547
157	322	26,273	-0-	400	600	1,390	5,117	18,081	480	205		548
525	745	37,782	-0-	400	1,000	2,109	6,699	24,625	2,900	49		549
35	1	8,685	-0-	100	400	296	1,546	6,315	-0-	28		550
12	17	6,915	-0-	150	275	275	1,060	5,140	-0-	15		551
200	28	20,302	-0-	400	500	1,000	3,116	15,202	31	53		552
29	37	9,686	-0-	120	280	435	1,747	7,073	-0-	31		553
24	60	6,453	-0-	75	325	69	1,822	3,962	200	-0-		554

ANNUAL REPORT
OF THE SUPERINTENDENT OF BANKING
DEPARTMENT OF BANKING
STATE OF IOWA

Annual Report of the Small Loan Licenses

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1978 by the 294 Licensees engaged in the business of making loans of $1,000 or less under Chapters 536 and 537 Code of Iowa. Seven licenses were issued during the calendar year 1978. Five of which were new licenses and two were replacement of existing licenses. There were no denials.

The Annual Report of the Chattel Loan Companies to the Superintendent of Banking has been changed to conform with recommendations made by the National Association of Consumer Credit Administrators and the National Consumer Finance Association. The differences in reporting requirements should be taken with consideration before attempting to make comparisons between this year's report and previous reports.

ASSETS

	Small Loan	Industrial Loan	Retail Installment	Total
Cash				
On hand and in banks	$ 438,848	$ 1,284,450	$ 260,682	$ 1,983,980
Compensating balance	519,347	1,305,262	175,736	2,000,345
Time deposits	106,359	324,969	749	432,077
Short term investments	88,006	216,137	10,545	314,688
Loans receivable				
Gross receivables	29,243,207	325,621,062	44,509,473	399,373,742
Less unearned	3,656,196	93,719,572	7,448,280	104,824,048
Total net loans	25,587,011	231,901,490	37,061,193	294,549,694
Less reserve for bad debt	1,024,491	6,799,412	1,000,104	8,824,007
Net receivables	24,562,520	225,102,078	36,061,089	285,725,687
Total liquid and earning assets	25,715,080	228,232,896	36,508,801	290,456,777
Other loans receivable (net)	24,168	14,494,645	385,830	14,904,643
Real estate contracts (net)			17,318	17,318
Leasing contracts	17	10,000		10,017
Inter-company loans	3,357,187	59,833	65,537	3,482,557
Investments in affiliates	186,484	48,370	5,799	240,653
Other investments	66,916	72,295	95,662	234,873
Furniture, fixtures, equipment and vehicles (less deprec.)	228,548	809,971	175,997	1,214,516
Building & land (less deprec.)	256,154	272,903	159,815	688,872
Other fixed assets (less deprec.)	12,304	44,782	22,064	79,150
Repossessed property	2,795	80,506	2,614	85,915
Prepaid expenses & deferred charges	104,581	481,113	88,493	674,187
Other assets	473,816	439,485	163,284	1,076,585
TOTAL ASSETS	$30,428,050	$245,046,799	$37,691,214	$313,166,063

LIABILITIES & CAPITAL

Short term borrowings	$21,032,990	$146,035,477	$28,232,715	$195,301,182
Long term borrowings	3,428,691	23,231,686	3,228,942	29,889,319
Reserves				
Dealer reserve	23,899	34,735	753,656	812,290
License and taxes	(147,276)	1,335,408	94,034	1,282,166
Other reserves	27,561	(277,444)	369,400	119,517
Dividends payable	7,473	15,073	1,566	24,112
Other liabilities	405,926	2,869,729	382,872	3,658,527
Total liabilities	$24,779,264	$173,244,664	$33,063,185	$231,087,113
Net worth (if individual or partnership)	406,083		435,896	841,979
Capital stock				
Preferred	469,847	954,514	205,883	1,630,244
Common	1,494,718	12,576,246	711,713	14,782,677
Less treasury stock	(41,442)	(109,458)	(11,120)	(162,020)
Paid in surplus	2,138,770	36,921,215	2,409,143	41,469,128
Retained earnings	1,180,810	21,459,618	876,514	23,516,942
TOTAL LIABILITIES & NET WORTH	$30,428,050	$245,046,799	$37,691,214	$313,166,063

INCOME

	Income per Month per Account	Small Loan	Industrial Loan	Retail Installment	Total
Charges collected and/or earned	$10.46	$6,659,253	$42,900,541	$4,326,412	$53,886,206
Late & deferment charges	.11	71,725	801,441	91,539	964,705
Service charge			144,826		144,826
Collection on accounts previously charged off	.46	289,665	549,345	97,117	936,127
Other			2,253,719	252,653	2,506,372
TOTAL INCOME	$11.03	$7 020,643	$46,649,872	$4,767,721	$58,438,236

EXPENSES

Advertising	$ .35	$ 224,735	$ 654,798	$ 100,972	$ 980,505
Auditing	.08	47,692	116,425	13,962	178,079
Bad debts					
Charge offs	1.06	671,722	2,368,031	285,062	3,324,815
Additions to reserve for bad debt	.71	454,464	3,667,614	258,546	4,380,624
Depreciation & amortization	.13	85,806	232,405	66,055	384,266
Insurance & fidelity bonds	.10	63,559	164,721	44,805	273,085
Legal fees & disbursements	.13	81,769	269,490	90,258	441,517
Postage, printing, stationery & supplies	.27	173,763	665,532	227,518	1,066,813
Rent, janitorial service & utilities	.50	320,094	1,106,646	429,263	1,856,003
Salaries of officers, owners & partners	.37	237,547	509,398	83,734	830,679
Salaries of all other employees	2.70	1,715,533	5,829,162	1,986,577	9,531,272
Taxes-other than income	.18	116,801	349,510	97,536	563,847
License fees	.06	35,163	30,375	12,118	77,656
Telephone & telegraph	.34	216,045	711,605	228,982	1,156,632
Travel, auto expense & allowance	.17	109,929	337,922	94,368	542,219
Supervision & administration	.98	625,073	2,729,699	1,018,818	4,373,590
Other expenses	.62	391,447	1,922,300	570,032	2,883,779
Interest paid on borrowed funds	3.94	2,508,078	14,140,141	2,719,233	19,367,452
Total expenses before income taxes	12.69	8,079,220	35,805,774	8,327,839	52,212,833
Income before income taxes	(1.66)	(1,058,577)	10,844,098	(3,560,118)	6,225,403
Income taxes					
State	.02	9,740	394,375	18,455	422,570
Federal	(.50)	(312,201)	2,865,924	(812,398)	1,741,325
TOTAL EXPENSES	$12.21	$7,776,759	$39,066,073	$7,533,896	$54,376,728
NET EARNINGS	$(1.18)	$(756,116)	$7,583,799	$(2,766,175)	$4,061,508

Additions to Income

Total net earnings for period	$(1.18)	$(756,116)
Net income from insurance	.44	280,013
Other	.12	78,335
TOTAL	$ (.62)	$(397,768)

Regulated Loan Business Profit Percentages

	Small Loan
Rate of Return	
Average net receivables outstanding	$25,018,332
Net income	(1,058,577)
Rate of return	(4.23)
Analysis of Charges on Loans	
Charges collected and/or earned	$6,659,253
Average monthly rate collected	2.22
Analysis of Expense per Account	
Average number of accounts outstanding	#53,789
Total expenses	$ 7,776,759
Average monthly expense per account	12.05

Analysis of Regulated Business Activity

	Small Loan Number	Amount
Loans outstanding at beginning of year	#54,604	$27,165,664
Loans made during year	55,652	32,244,941
Loan balances purchased during year	2,526	1,817,879
Total	#112,782	$61,228,484
Loan balances charged off during year	3,263	1,285,514
Loan balances sold during year	795	571,568
Loans outstanding at end of year	53,040	25,587,011
Total	# 57,098	$27,444,093
Collection of principal during the year	# 55,684	$33,784,391

Regulated Loan Business - Legal Action

	Small Loan Number	Amount
Suits for recovery		
Suits instituted during period	#586	$356,565
Suits settled before judgment	167	89,197
Real estate foreclosure		
Possession of chattels obtained by licensee		
Household goods	# 50	$ 35,103
Automobiles	32	21,561
Other chattels and property	6	4,316
Real estate		
Sale of chattels by licensee		
Number	# 68	
Amount due		$ 48,048
Amount collected		$ 29,175

Classification of Loans Made by Size

	Number	Percent	Small Loan Principal	Percent
$1 to 250	6,440	11.57	400,424	1.24
251 to 400	9,422	16.93	2,841,862	8.81
401 to 1,000	39,790	71.50	29,002,655	89.95
Total	55,652	100.00	32,244,941	100.00

Classification of Loans Made by Security

	Number	Percent	Small Loan Principal	Percent
Household goods	14,461	25.98	9,394,677	29.13
Automobiles	4,407	7.92	2,766,400	8.59
Household goods and automobiles	2,355	4.23	1,765,300	5.47
Unsecured	18,760	33.71	9,485,664	29.42
Co-maker, endorsed or guaranteed	8,057	14.48	3,323,490	10.31
Other	7,612	13.68	5,509,410	17.08
Total	55,652	100.00	$32,244,941	100.00

Insurance Written on Small Loans

Type of insurance	Sold	Premiums Net of Refunds	Commission Income
Credit life without A & H	10,303	77,663	15,666
Credit life and A & H	54,434	904,350	182,872
Personal property insurance	4,817	147,657	81,475
Other			
Total	69,554	1,129,670	280,013

Loan Companies by Size in Iowa

A	33	11.23	0 to 25	904	329,240	1.29
B	60	20.41	26 to 50	4,855	2,263,047	8.84
C	114	38.78	51 to 100	14,839	8,177,144	31.96
D	57	19.39	101 to 150	16,602	6,802,428	26.58
E	16	5.45	151 to 200	5,249	2,643,528	10.33
F	8	2.72	201 to 250	3,163	1,733,769	6.78
G	2	.68	251 to 300	1,254	558,114	2.18
H	3	1.00	301 to 400	2,509	1,017,621	3.98
I			401 to 500			
J	1	.34	501 & Over	3,665	2,062,120	8.06
Total	294	100.00		53,040	25,587,011	100.00

LIST OF SMALL LOAN LICENSES IN IOWA AS OF DECEMBER 31, 1978

ALGONA

Avco Financial Services, Inc. 201 East State Street
DialPlan Financial Services, Inc. 112 North Moore Street

AMES

Associates Financial Services Company of Iowa, Inc. 413 Main Street
Avco Financial Services, Inc. 422 Lincoln Way
Beneficial Finance Co. of Iowa 208 Main Street
Thorp Credit Inc. 201 Main Street

ATLANTIC

Associates Financial Services Company of Iowa, Inc. 404 Poplar Street
Avco Financial Services, Inc. 512 Chestnut Street

AUDUBON

A.B.C. Credit Corporation 405 South Park Place
Monahan Loan Service, Inc. 403 South Park Place

BETTENDORF

Avco Financial Services, Inc. 1970 Spruce Hills Drive
DialPlan Financial Services, Inc. 2308 Spruce Hills Drive

BOONE

Avco Financial Services, Inc. 724 Eighth Street
Kinney Finance Co., Inc. 711 Allen Street

BURLINGTON

Associates Financial Services Company of Iowa, Inc. 415 Jefferson Street
Avco Financial Services, Inc. 324 North 3rd Street
Beneficial Finance Co. of Iowa 607 Jefferson Street
Crown Finance Corporation 509 Jefferson Street
Household Finance Corporation 510 Jefferson Street
Postal Thrift Loans, Inc. 210 North Fourth
Public Finance Corporation 520 Jefferson Street
The Money Shops of Iowa; Inc. Fairway Shopping Center

CARROLL

Beneficial Finance Co. of Iowa 603 Highway 30 West
DialPlan Financial Services, Inc. 226 W. Sixth Street
Personal Lenders, Inc. 205 West 4th Street

CEDAR FALLS

Credithrift of America, Inc. 214 Main Street
Thorp Credit Inc. 4618 University Avenue

CEDAR RAPIDS

Avco Financial Services, Inc. 4646 First Avenue, N.E.
Beneficial Finance Co. of Iowa 3234 Center Point Road, N.E.
Beneficial Finance Co. of Iowa 108 Third Avenue S.W.
C.I.T. Financial Services, Inc. 208 Collins Road, N.E.
DialPlan Financial Services, Inc. 113 Third Ave., S.E.
General Finance Corporation of Iowa 1271 1st Avenue, S.E.
Household Finance Corporation 112 2nd Street S.E.
Liberty Loan Corporation 305 Second Street S.E.
O'Dea Finance Company 1334 First Avenue, N.E.
Postal Thrift Loans, Inc. 207 First Ave., S.E.
The Money Shops of Iowa, Inc. 1117 1st Avenue, S.E.
Thorp Credit Inc. 117 First Avenue S.E.
Thorp Credit Inc. 235 Edgewood Road, N.W.
Thorp Credit Inc. 3950 Center Point Road, N.E.

CENTERVILLE

Avco Financial Services, Inc. 301 North 13th Street
Thorp Credit Inc. 100 West Jackson

CHARITON

Associates Financial Services Company of Iowa, Inc. 113 South Grand

CHARLES CITY

Avco Financial Services, Inc. 221 Cedar Mall
The Money Shops of Iowa, Inc. 627 North Main Street
Thorp Credit Inc. 304 N. Main Street

CHEROKEE

Avco Financial Services, Inc. 227 West Main
Thorp Credit Inc. 318 E. Main Street

CLARINDA

American Loan & Finance Company 110 E. Washington
Avco Financial Services, Inc. 113-A North 15th Street

CLARION

Wright County Acceptance Corporation 104 N. Main

CLINTON

Associates Financial Services Company of Iowa, Inc. 514 North 2nd Street
Avco Financial Services, Inc. 312 South Second Street
Beneficial Finance Co. 500 South Second Street
C.I.T. Financial Services, Inc. 300 N. 2nd Street
DialPlan Financial Services, Inc. 413 South Second Street
General Finance Corporation of Iowa 415 South Third Street
Household Finance Corporation 220 1/2 5th Avenue S.
Postal Thrift Loans, Inc. 318 South Second Street
The Money Shops of Iowa, Inc. 137 Fifth Ave. S.

COUNCIL BLUFFS

Associates Financial Services Company of Iowa, Inc. 255 West Broadway
Avco Financial Services, Inc. 401 West Broadway
Avco Financial Services, Inc. 2119 West Broadway
Beneficial Finance Co. of Iowa 2201 West Broadway
C.I.T. Financial Services, Inc. 2709 West Broadway
DialPlan Financial Services, Inc. 1924 West Broadway
General Finance Corporation of Iowa 2223 W. Broadway
Household Finance Corporation 33 South Main Street
Local Loan Co. of C.B. 10 South 19th Street
Postal Thrift Loans, Inc. 22nd & Broadway
The Money Shops of Iowa, Inc. 28 Pearl Street

CRESTON

Associates Financial Services Company of Iowa, Inc. 200 North Pine Street
Avco Financial Services, Inc. 103 North Elm
O'Dea Finance Company 215 North Maple

DAVENPORT

Associates Financial Services Company of Iowa, Inc. 314 Main Street
Avco Financial Services, Inc. 4211 Ripley
Beneficial Finance Co. of Iowa 103 East Second
Beneficial Finance Co. of Iowa 902 W. Kimberly Road
Beneficial Finance Co. of Iowa 1635 W. Locust Street
Brenton Financial, Inc. 1606 Brady Street
C.I.T. Financial Services, Inc. 1706 Brady Street
DialPlan Financial Services, Inc. 710 East Kimberly Road
General Finance Corporation of Iowa 315 West Third St.
Heights Finance Corporation 1324 Harrison Street
Household Finance Corporation 240 West Third Street
Lloyd's Plan, Inc. 3717 Brady Street
Postal Thrift Loans, Inc. 616 E. Kimberly Road
Public Finance Corporation 318 W. 3rd Street
The Money Shops of Iowa, Inc. 307 West Second Street

DECORAH

Beneficial Finance Co. of Iowa 202 West Water Street
Thorp Credit Inc. 209 West Water Street

DENISON

Avco Financial Services, Inc. 24 North Main Street

DES MOINES

Alan Plan Corporation of Iowa #1 3720 2nd Avenue
Associates Financial Services Company of Iowa, Inc. 1321 East Euclid Avenue
Avco Financial Services, Inc. 2719 Douglas Avenue
Avco Financial Services, Inc. 5914 S.E. 14th Street
Beneficial Finance Co. of Iowa 606 Grand Avenue
Beneficial Finance Co. of Iowa 4806 S.W. 9th Street
Beneficial Finance Co. of Iowa 2327 Euclid Avenue
Brenton Financial, Inc. 515 28th Street
Budget Finance Company 1300 Grand Ave.
Cash Credit Corporation 514 East Euclid Avenue
Cash Credit Corporation 3839 Merle Hay Road
C.I.T. Financial Services, Inc. 2525 E. Euclid Avenue
C.I.T. Financial Services, Inc. 6101 S.W. 9th Street
C.I.T. Financial Services, Inc. 6000 Douglas Avenue
DialPlan Financial Services, Inc. 619 Grand Avenue
DialPlan Financial Services, Inc. 911 Locust Street
DialPlan Financial Services, Inc. 100 East Euclid
DialPlan Financial Services, Inc. 101 Merle Hay Tower
DialPlan Financial Services, Inc. 1300 East Army Post Road
Dial Finance Company, 340 S.W. Eighth St.
FinanceAmerica Corporation 1013 Locust Street
General Finance Corporation of Iowa 805 Grand Avenue
Globe Loan Company 505 East Euclid Ave.
Globe Loan Company 435-439 E. Grand
Household Finance Corporation 202 Kresge Building
Household Finance Corporation 1554 East Euclid
Household Finance Corporation 4026 Fleur Drive
Iowa Refinance Company 1414 Grand Avenue
O'Dea Finance Company 1117 Locust Street
Peoples Finance Company 1028 Grand Avenue
Peoples Finance Company 417 E. 6th Street
Peoples Finance Company 122 Locust Street
Peoples Finance Company 3136 S.W. 9th St.
Postal Thrift Loans, Inc. 4730 S.W. Ninth St.
Postal Thrift Loans, Inc. 418 Ninth Street
Postal Thrift Loans, Inc. 3839 Merle Hay Road
Star Loan Company 414 East Grand Avenue
SIC Credit Company 4522 Douglas
The Money Shops of Iowa, Inc. 3523 E. 26th Street
The Money Shops of Iowa, Inc. 4312 S.W. 9th
The Money Shops of Iowa, Inc. 425 Grand Avenue
The Money Shops of Iowa, Inc. 3520 Beaver Avenue
Thorp Credit Inc. 3605 S.E. 14th Street
Thorp Credit Inc. 4630 Merle Hay Road
Thorp Credit Inc. 2520 Harding Road
Town Finance Company of Des Moines 1301 East Euclid
Town Finance Company 2806 Ingersoll Ave.
Winner Loan Company 537 Fifth Avenue

DUBUQUE

Associates Financial Services Company of Iowa, Inc. 3430 Dodge St.
Beneficial Finance Co. of Iowa 880 Locust Street
DialPlan Financial Services, Inc. 1069 Main
Fireside Credit Inc. 2376 Central Avenue
General Finance Corporation of Iowa 3416 Pennsylvania
Household Finance Corporation 915 Main Street
Liberty Loan Corporation 485 Locust Street
Peoples Finance Company 1112 Iowa Street
The Money Shops of Iowa, Inc. 1487 Central Avenue

ESTHERVILLE

Avco Financial Services, Inc. 21 South 6th Street
Thorp Credit Inc. 624 Central Avenue

FAIRFIELD

The Money Shops of Iowa, Inc. 52 E. Burlington

FOREST CITY

Thompson Credit Company 121 School St.

FORT DODGE

Associates Financial Services Company of Iowa, Inc. 10 North Tenth Street
Avco Financial Services, Inc. 1009 Central Avenue
Beneficial Finance Co. of Iowa 1014 Central Avenue
C.I.T. Financial Services, Inc. 15 N. 12th Street
DialPlan Financial Services, Inc. 1222 A Central Ave.
Globe Loan Company 10 North 11th Street
Household Finance Corporation 919 Central Avenue
Public Finance Corporation 1005 Central Avenue
The Money Shops of Iowa, Inc. 2 Wood Plaza, Hwy. 20 E.
Thorp Credit Inc. 2415 Fifth Ave. S.

FORT MADISON

Associates Financial Services Company of Iowa, Inc. 825 Ave. G
Avco Financial Services, Inc. 819 Avenue G.
Fort Madison Security Company 615 Eighth Street

GLENWOOD

Midwest Loan Company 416 First Street

GRINNELL

Avco Financial Services, Inc. 817 Fourth Avenue

HUMBOLDT

Beneficial Finance Co. of Iowa 411 13th Street, North

IDA GROVE

Northwest Investment Company 612 Second Street

INDIANOLA

Avco Financial Services, Inc. 212 West Salem Street

IOWA CITY

Associates Financial Services Company of Iowa, Inc. 1818 Lower Muscatine Rd.
Budget Acceptance Plan, Inc. 2 East Benton Street
Globe Loan Company 1214 South Gilbert Street
C.I.T. Financial Services, Inc. 401 Kirkwood Avenue
Household Finance Corporation 1851 Lower Muscatine Rd.
The Money Shops of Iowa, Inc. 331 Kirkwood Road
Thorp Credit Inc. 1902 Broadway Street

IOWA FALLS

Avco Financial Services, Inc. Highway 65 South

KEOKUK

Beneficial Finance Co. of Iowa 607 Main Street
Liberty Loan Corporation 718 Main Street
Public Finance Corporation 710 Main Street
The Money Shops of Iowa, Inc. Keosippe Mall

KNOXVILLE

C.L. Pine Loan Co. of Knoxville 113 West Main Street
Iowa Loan & Investment Co. 110 North First
Thorp Credit Inc. 105 West Main

LE MARS

SIC Credit Company Utech Bldg., Highway 75 South

McGREGOR

Security Loan Company 210 Main Street

MANCHESTER

Beneficial Finance Co. of Iowa 308 East Main Street

MAQUOKETA

Thorp Credit Inc. 115 North Main Street

MARION

Thorp Credit Inc. 1246 7th Avenue

MARSHALLTOWN

Associates Financial Services Company of Iowa, Inc. 111 East Church Street
Avco Financial Services, Inc. 23 South Center
Beneficial Finance Co. of Iowa 115 East Main Street
Credithrift of America, Inc. 27 N. Main St.
Household Finance Corporation 29 1/2 West Main Street
Postal Thrift Loans, Inc. 12 West Main St.
The Money Shops of Iowa, Inc. 7 East Southridge Road
Thorp Credit Inc. 112 S. 2nd Avenue

MASON CITY

Associates Financial Services Company of Iowa, Inc. 27 First St. N.E.
DialPlan Financial Services, Inc. 29 First Street, S.E.
FinanceAmericaCorporation 111 West State Street
General Finance Corporation of Iowa 5 South Delaware Avenue
Household Finance Corporation N. Federal Avenue
O'Dea Finance Company 214 North Federal
Peoples Finance Company 34 2nd Street, N.E.
Public Finance Corporation 14 First Street, S.W.
Shoppers Credit Service, Inc. 23 1st Street S.E.
The Money Shops of Iowa, Inc. 9 West State Street
Thorp Credit Inc. 122 West State Street

MT. PLEASANT

Avco Financial Services, Inc. 121 North Main
Gem Loan Company Inc. 200 East Monroe Street

MUSCATINE

Avco Financial Services, Inc. 122 East Second Street
Beneficial Finance Co. of Iowa 227 East Second Street
Postal Thrift Loans, Inc. 115 West Second Street
The Money Shops of Iowa, Inc. 210 East Second Street
Thorp Credit Inc. 1507 Plaza Place

NEWTON

Globe Loan Company 106 N. 2nd Ave. West
Postal Thrift Loans, Inc. 122 First Street N.
Thorp Credit Inc. 204 North 2nd Ave. West

OELWEIN

Avco Financial Services, Inc. 28 West Charles Street
The Money Shops of Iowa, Inc. 105 First Street, S.E.
Thorp Credit Inc. 7 S Frederick

OSKALOOSA

Avco Financial Services, Inc. 114 High Avenue West
The Money Shops of Iowa, Inc. 116 N. Market Street
Thorp Credit Inc. 113 North Market Street

OTTUMWA

Avco Financial Services, Inc. 105 N. Market Street
Beneficial Finance Co. of Iowa 533 Church Street
C.I.T. Financial Services, Inc. 837 Church Street
DialPlan Financial Services, Inc. 347 East Second Street
Household Finance Corporation 222 East Main Street
Ottumwa Loan Company 110 East Third St.
Peoples Finance Company 205 E. Main Street
Postal Thrift Loans, Inc. 326 East Main St.
Thorp Credit Inc. 302 W. Second Street

PELLA

The Money Shops of Iowa, Inc. 830 North Main Street

PERRY

Avco Financial Services, Inc. 1326 Second Street
Local Loan Company of Perry 1220 Willis Avenue
Thorp Credit Inc. 1122 Willis Avenue

RED OAK

Home Loan and Finance Co., Inc. 211 Washington Avenue
Thorp Credit Inc. 222 Coolbaugh Street

SHENANDOAH

Associates Financial Services Company of Iowa, Inc. 110 North Elm Street
Avco Financial Services, Inc. 718 West Sheridan

SIOUX CITY

Associates Financial Services Company of Iowa, Inc. 200 Commerce Bldg.
Avco Financial Services, Inc. 418 Jackson Street
Beneficial Finance Co. of Iowa 417 Nebraska Street
Beneficial Finance Co. of Iowa 4613 Morningside Avenue
C.I.T. Financial Services, Inc. 700 Pierce St.
DialPlan Financial Services, Inc. 506 Nebraska Street
General Finance Corporation of Iowa 410 Pierce Street
Household Finance Corporation 523 Fifth Street
Peoples Finance Company 1509 Pierce St.
Postal Thrift Loans, Inc. 705 Douglas Street
Postal Thrift Loans, Inc. 511 Fifth Street
Sioux City Security Finance Company, Inc. 2030 South St. Aubin Street
Thorp Credit Inc. 303 Pierce Street

SPENCER

Associates Financial Services Company of Iowa, Inc. 18 East Fourth Street
O'Dea Finance Company 928 South Grand, Suite A
Spencer Credit Company, Inc. 4 Grand
Thomas Thomas Co. Tenth & Grand
Thorp Credit Inc. 526 Grand Avenue

STORM LAKE

Avco Financial Services, Inc. 522 Lake Ave.
Beneficial Finance Co. of Iowa 311 East Fifth Street

URBANDALE

General Finance Corporation of Iowa 6401 Douglas

VINTON

Benton County Finance Company 307 West Fourth Street

WASHINGTON

Brown Finance Company 215 South Iowa Avenue
Thorp Credit Inc. 211 S. Marion Avenue

WATERLOO

A & F Finance Company 324 Manhard St.
Associates Financial Services Company of Iowa, Inc. 625 Sycamore Street
Avco Financial Services, Inc. 4013 University Avenue
Beneficial Finance Co. of Iowa 622 Commercial
C.I.T. Financial Services, Inc. 2827 University Avenue
DialPlan Financial Services, Inc. 328 East Fourth
DialPlan Financial Services, Inc. 105-D Crossroads Center
General Finance Corporation of Iowa 2024 Bopp Street
Household Finance Corporation 177 Crossroads Shopping Center
Keller-Apex Loan, Inc. 209 East Fifth Street
Liberty Loan Corporation 221 West 5th Street
O'Dea Finance Company 816 Lafayette St.
Peoples Finance Company 512 Lafayette Street

Postal Thrift Loans, Inc. 209 Jefferson
Public Finance Corporation 2735 University Avenue
The Money Shops of Iowa, Inc. 162 West Fourth Street
The Money Shops of Iowa, Inc. 229 W. 4th St.

WEBSTER CITY

Beneficial Finance Co. of Iowa 608 Des Moines Street
Frazer Finance Company, Inc. 707 Seneca Street

WEST DES MOINES

DialPlan Financial Services, Inc. 1648 22nd Street
Security Loan Co. of Des Moines, Ia. 324 5th Street

WINTERSET

Thorp Credit Inc. Farmers & Merchants State Bank Bldg.

NON RESIDENT LICENSEES

MOLINE, ILLINOIS

General Finance Corporation of Illinois 530 16th Street

ROCK ISLAND, ILLINOIS

Heights Finance Corporation 323 18th St.

LOUISVILLE, KENTUCKY

Fairfax Family Fund, Inc. 310 Whittington Parkway

OMAHA, NEBRASKA

Finance America Corporation of Nebraska Oak Park Plaza 7433 Pacific Street

As of December 31, 1978 the following firms and their agents were engaged in the business of selling written instruments for the transmission or payment of money either in the form of checks, drafts, money orders, travelers checks or otherwise pursuant to the provisions of Chapter 533B of the Code of Iowa.

MONEY ORDER COMPANIES

Name of Company	Address
American Express Company	American Express Plaza New York, New York 10004
BankAmerican Corporation	Bank of America Center P.O. Box 37000 San Francisco, California 10022
CITICORP	399 Park Avenue New York, New York 10022
Consumer Money Order Corporation of America	2031 Olive Street St. Louis, Missouri 63103
HyVee Food Stores, Inc.	1801 Osceola Avenue Chariton, Iowa 50049
John H. Witte & Sons	217 Front Street Burlington, Iowa 52601
Republic Money Orders	P.O. Box 1762 Dallas, Texas 75221
Thomas Cook Inc.	587 Fifth Avenue New York, New York 10017
Travelers Express Company, Inc.	5075 Wayzata Blvd. Minneapolis, Minnesota 55416

DEBT MANAGEMENT COMPANIES

In accordance with the provisions of Chapter 533A of the Code of Iowa, the following Debt Management Companies were licensed by the Department of Banking as of December, 31, 1978.

Name of Company	Address
Budget Consultants, Inc.	1910 Fillmore Street Davenport, Iowa 52804
Budget Management, Inc.	3209 Ingersoll-Suite 203 Des Moines, Iowa 50312
Budget Planning, Inc.	721 1/2 Bluff Street Dubuque, Iowa 52001
Family Management, Inc.	307 W. 5th Street Waterloo, Iowa 50701
Money Management, Inc.	118 West Third Ottumwa, Iowa 52501
Tri-State Family Budget Service	Nesler Centre-Room 290 Dubuque, Iowa 52001